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NEEDLE'S EYE
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The Camel
and the Needle's Eye

Spiritual Perfection

A Dialogue

By Thomas Clune

(Arthur Ponsonby)

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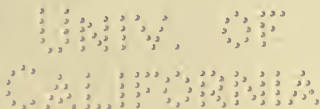
The Camel and the Needle's Eye

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Preface

MY original intention was to collect together a number of essays on some of the most important bearings of the question of the expenditure of riches. After corresponding with those whom I had invited to join me in this undertaking, I became aware that in spite of our substantial agreement on main principles it would be difficult to secure uniformity in the treatment of the theme, and impossible to carry on any sustained argument through the varied contributions of different people writing from different points of view. Accordingly I came to the conclusion that I must renounce the co-operation of men well qualified to speak, whose knowledge and experience would have given their opinions special weight, and work out my own argument unaided.

Had I approached the subject from the standpoint of a scientific economist, I should have hesitated to enter upon such a formidable task. The more special knowledge a man has, the more conscious does he become of the im-

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possibility of dealing adequately with his subject. But my object has been to write as one knowing no more than others who take any interest in human affairs and watch the play of social forces, as one who is no spectator in the combat he describes, and who, being himself infected with the malady he is studying, is perhaps the better able to diagnose it. I do not speak as a preacher to his congregation, as a teacher to his pupils, as a moralist to his disciples, or even as a politician to his audience, but as one man submitting his opinion for what it is worth to another.

At the same time, I am compelled by a deep conviction in the truth of my argument which passing years and the course of events only serve to strengthen, and if, by the brief suggestions contained in these pages, I can succeed in inducing anyone to examine more closely this branch of the Social Problem, which in my opinion is too often dismissed as negligible, I shall be amply repaid.

My thanks are due to those who have kindly assisted me in collecting the facts and figures in Chapter VIII and in other parts of the book, and also to Mr. and Mrs. J. L. Hammond, who read through the MS. and made valuable criticisms and suggestions.

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Chapter I

Extreme poverty a consequence of extreme wealth—Pity or contempt for the poor—Money ideal strong among the poor—The different phases in making a fortune—The general tendency of society—Relations between rich and poor—Dissympathy and class hatred—The social problem.

FREDERICK THE GREAT'S father, on the occasion of great court festivities used to lead his wife from the brilliant scene of gaiety to an adjoining chamber, where he made her lie down for a few moments in her own coffin, so as to give her a sharp reminder of the vanity and transitory nature of all human pleasure. An even more effective reminder for those who in London spend their money on a life of pure self-indulgence would be afforded by a walk at midnight along the Embankment from Westminster to Waterloo Bridge. No prearranged stage management is necessary for the sight they are to see. It is a long run, every night and all night, and has gone on ever since the Embankment was constructed. As they pass along they can see the seats packed



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throughout the country, is not described by way of presenting a dramatic contrast, but as an integral part of the problem of riches. These nocturnal spectres of the Embankment and the knots of bedraggled starvelings at the workhouse gates are the counterpart of the millionaire, the necessary concomitant to balance and complete the picture. [The shameful waste of money one end produces a shameful waste of human life the other end. One species of parasite on the social body breeds another species of parasite. They are as much a part of the train of a rich man as his butlers and gamekeepers. They are the natural, though perhaps to him invisible, consequence of his misapplied and squandered thousands. The rich must take their full share of the responsibility, because the wealth represented by growing incomes is being increasingly ill-directed and wasted, and the inevitable outcome is to aggravate the problem of unemployment, to extend still further miserable conditions of living, and to nurture a neglected class devoid of moral and physical stamina, who fall out as incompetents and wastrels in the great struggle for existence. There are some who complain of any relief from the State being given to the unemployed poor as only encouraging their continued existence ; but the maintenance of the unemployed rich by those

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who are instrumental in producing the national wealth is a far graver question. The unemployed pauper is a deplorable, but in each case a solitary and isolated outgrowth of circumstances too strong for him to resist. Whereas the unemployed capitalist is, on account of his riches, the centrifugal point of a whole set of dynamic forces of the gravest consequence. They radiate from him, vibrate far and wide into the vital concerns of others, and continue to operate harmfully so long as he attempts to manipulate his riches single-handed. He constitutes, therefore, a social danger.

This is no place to give a picture of poverty. It has been done often enough of late years and with faithful accuracy, so that society has no excuse for ignoring the real state of affairs, though in their stampede after money they have little time to give it a passing thought. To reflect about it and speak of it is to display foolish pessimism ; to describe scenes of poverty is to be guilty of sentimentality and bad taste.

And what are the prevailing sentiments of the fat parasites towards their lean colleagues ? Either pity or contempt. Their whole faith and all their actions naturally breed contempt for poverty, although they make some effort to conceal it. It is quite in consonance with a belief

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that money makes people refined, generous, dignified, gracious, subjects of reverence and models for emulation, and that those who have no resources cannot aspire to these notable qualities. But their pity, which is the mainspring to their so-called charity and is reserved more especially for the destitute, is misplaced, and would be better applied to themselves if only they could see the true position they fill in the general design of human society.

“Epargnez aux pauvres votre pitié,” says Anatole France, “ils n’en ont que faire. Pourquoi la pitié et non pas la justice ? Vous êtes en compte avec eux. Réglez le compte. Ce n’est pas une affaire de sentiment. C’est une affaire économique. Si ce que vous leur donnez gracieusement est pour prolonger leur pauvreté et votre richesse, ce don est inique et les larmes que vous y mêlerez ne le rendront pas équitable. . . . Vous faites l’aumône pour ne pas restituer. Vous donnez un peu pour garder beaucoup et vous vous félicitez. Ainsi le tyran de Samos jeta son anneau à la mer. Mais la Némésis des dieux ne reçut point cette offrande. Un pêcheur rapporta au tyran son anneau dans le ventre d’un poisson. Et Polycrate fut dépouillé de toutes ses richesses.”

Together with the pity there is a lurking misgiving that they do owe the poor something, so,

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in blind ignorance and in fear of the full amount of their debt being demanded of them, they pay out dribblets either with ostentation and self-congratulation or else trying almost pathetically, yet in vain, to pump into their gifts some of the sentiments which they conceive should be associated with pure charity.

As for those whose incomes fall below the limit, the money ideal affects them just as strongly as it does the rich themselves. There is more excuse because there is a greater want of education; there is more excuse also because, knowing from their own experience that money can keep off starvation and prevent the physical suffering produced by want, and knowing also that more money means more comforts and a wider scope for activity, they fall naturally into the error of believing that every progressive increase in money brings a proportionate increase in happiness. The large mass whose incomes are the wrong side of the limit are all of them in want in various degrees, and their desire for more money is therefore legitimate and only to be expected. The want of it they know by experience means misery, the possession of it they conclude must mean happiness. But they are seldom, if ever, taught that they can frustrate their own ends by pinning their whole faith on

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purely material acquisition ; on the contrary, the general opinion round them leads them to suppose that money should rightly be the sole aim and object of their ambitions. The education, if it can be called by that name, which they receive from the cheap press presents them with inviting pictures of wealth, ease, and luxury. They read of men who have amassed great fortunes, of incidents in the careers of millionaires, of charitable gifts bestowed by the munificent rich, of the positions, success, titles, and fame achieved by men through money. Their eye falls on alluring advertisements for expensive goods. They are encouraged to bet and gamble, and to enter absurd competitions made attractive by the figures of a large sum of money being printed in bold type at the head of the newspaper column. Their appetite is whetted, their wants increase, they resolve to try and make more money by the swiftest means possible. Any ideal of service and any noble ambitions for achievement fade away, and are discarded as too laborious and difficult and as requiring too much effort and toil. If they have actually suffered in the lowest depths, if they have ever felt the sharp pinch of starvation, the more readily do they accept the doctrine preached to them so loudly and so persistently that to become rich is not

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only the highest, but the most practical and sensible ambition for a man to set himself.

Tantalising rewards lead a man on to hurry blindly along a path beset with traps and snares. On the various stages of his journey he loses some of the finer qualities with which he may have been originally endowed, but which he finds impediments and encumbrances in his progress towards the inviting but illusive goal. Here he drops caution, there self-respect, here consideration for others must be sacrificed ; there, again, scrupulousness and even honesty must be cast aside. The man who "rises," who "makes his pile," who "succeeds," goes up the ladder of wealth, the rungs of which are vanity and applause, mistaking it for the ladder of life, the rungs of which are service, sacrifice, and resolution. There are bags of gold at the top within sight ; it matters not that some of the rungs are dangerously weak. Others have reached the top or near it, why should not he ?

Every step forward is marked by outward signs and changes. The cottage with its simple adornments is exchanged for the villa with its walnut suites and art knickknacks ; this is followed by a larger detached villa which requires several servants ; the dogcart and groom-gardener are soon transformed into a motor-car and chauffeur ;

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the male servant with livery adds the necessary importance ; the butler becomes indispensable for the town residence, with a country seat as well for shooting and entertainment ; and so on, more and more display until the ultimate goal is reached, with, strange to say, no real satisfaction or contentment. New friends are made on the road and old friends are dropped. Each advance signifies a fresh endeavour to live in the same style as those on the next higher level, with whom it becomes a duty to associate. Meanwhile the man's powers of digestion and those of his family do not increase, nor does their mental equipment. Even his capacity for enjoyment he finds has its limits and appears to become further restricted. But he knows he will be judged, even as he has judged others, by the quantity and quality of his worldly possessions, and he follows obediently the model and example the rich have set up. There are some who see the emptiness of this course ; there are some who have the character not to desire to alter the way of living to which they have been accustomed ; but are there any who would condemn the accumulation of riches and resist the incessant temptations that are put in their way of making more ?

When the poor man, with a bare living wage, fails to keep a decent home, drinks, or spends his

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money foolishly, he is ruthlessly condemned as thriftless and intemperate. But who is setting him the example of thrift and abstemiousness? Anyhow, not the rich man, to whom the very words are meaningless. If he drops out from incompetence, from weakness, or from viciousness, if destitution becomes his lot, his nature becomes crippled, his character warped, his mind embittered, and he finds himself dragged down lower still and trodden under by his fellow-men in their thoughtless and brutal stampede for lucre. Truly, "the destruction of the poor is their poverty." The general pressure of the multitude is downward and destructive, not because there is any inherent depravity in their nature, either individually or collectively, but because of the narrow confines of the course into which they are driven and because of the oppression to which they are subjected. There is no time to stop, pick up, and shield those who have started on the journey with the hideous handicap of disease and incompetence created by degraded and disgraceful homes; these unfortunates must go to the wall, because the potential energy and pressure of society is not concentrated on the uplifting of the feeble and the recovery of the outcasts, but on the rush forward with the rich in the forefront as leaders—a desperate rush to-

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wards some seductive dream of prosperity, some purely selfish satisfaction of animal appetites and material pleasures. The slow and often discouraging expedients of relief, restoration, and help are passed over when success, conquest, and triumph are in sight.

A plutocracy may not ever actually govern the country ; a greater calamity could hardly be conceived, but the rich are, nevertheless, our leaders, and every rich man is setting up a pattern which, without his being aware of it, perhaps hundreds of thousands are anxious to copy. The poor admire and like the rich, and the rich know it. In their humility, and sometimes envy, they watch them with awe as beings of another and more glorious world. They read of them in their novelettes ; an atmosphere of splendour and romance surrounds them. They see them in their brilliant settings, they hear of their great doings, they know of the magnificence of their establishments, and as the chasm between them is still unbridged, they are spellbound by the fascination which only the mysterious and the unknowable can give. They see no connection whatsoever between the position of the rich and their own, nor do the rich themselves acknowledge that there is any. The ignorance of the rich about the poor is profound, but it is nothing

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to the ignorance of the poor about the rich. The chasm between the two is never spanned. Those who live with the rich approve their methods and are blind to sights they do not want to see. They are heedless and unconscious of the world of toil and privation, or only apprehend it occasionally when a beggar or tramp somehow manages to evade being tucked away out of sight and thrusts himself before their unwilling gaze. Even then they become accustomed to the sight of these unfortunates, whose existence they believe is due to the bad management of public authorities. And those who study the far side of the chasm are so much preoccupied and aghast at the tangled confusion that confronts them that they only have time to cast a glance of contempt at the self-indulgence and luxurious living which seems too distant to be real, too ridiculous and wicked to be quite true, and they refuse to regard it seriously as a component part of the various enigmas they are attempting to solve. Even economists, who are occupied with dissertations and discussions on production, consumption, and distribution, seldom turn their attention seriously to the moral impulses that cause, and the fashions and habits that control, the great accumulations of capital and the appalling waste which results.

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A writer, describing the state of the country in 1851,* declared that the great social evil of the time was "the separation between the rich and poor, the dis-sympathy of classes, the mutual disgust which appears to threaten some sort of violent revolution in society at no very distant period." But when he goes on to describe what he considers to be the desirable relationship, he says, "What one wants to see is a kind and cordial condescension on the one side, and an equally cordial but still respectful devotedness on the other." Luckily there are now many more people than there were at that date who know this to be as ridiculous as it is impossible. But there are still, unfortunately, a good many whose ideas this singularly naïve opinion faithfully represents.

This "dis-sympathy" will amount to something very much more like class hatred whenever the poor begin to open their eyes. It is a mistake to suppose that antagonism between classes is produced by the inflammatory speeches and writings of agitators. The masses herded into our towns to become miserably poor, unemployed and unemployable, rapidly lose all self-respect, and are too much stupefied and even brutalised by their condition to be alive to the

* Johnston, *England As It Is*.

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injustice of our social system or to seek to attack those whom they suspect are responsible. They are dumb, cowed, and easily driven. "Sweat the poor," says an anonymous writer in 1892, infuriated by the injustice of things, "sweat the poor and grind their faces and accumulate wealth—only let us have no cant about it." * It is the rich as a class who, by their manner of life, by their refusal to undertake most of the patent responsibilities of citizenship, by their squandering of the national capital, and by their determination to suck up from the labour of others sufficient to allow them to live in idleness themselves, it is they that help to find the fuel for the flame of class hatred, a flame which one day may burst out into a mighty conflagration.

A Canadian journalist, writing on his recent visit to this country, has declared that it was not "the statesmen or pro-consuls or heroes or scholars" or our great historic institutions that left the most abiding memories. "Frankly, the thing that impressed me most, the thing that stands out as the background of every reminiscence, was the bloodless, mirthless, hopeless face of the common crowd . . . the social problem everywhere is appalling, almost to the point of despair. Wherever we went it forced itself upon

* *The Social Horizon*, 1892.

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us. The least dangerous aspect of it was that hollow-eyed procession of the homeless of London kept moving along the pavements by the police in the early dawn waiting for the opening of the soup kitchens." * And he speaks in the same way of Sheffield, Manchester, Glasgow, and Edinburgh.

The last hundred years will be memorable as an era of almost miraculous advance in all that concerns material progress. And yet we have to admit, as the Report of the Poor Law Commission shows, that so far as pauperism and destitution are concerned our attempts at cure and prevention have completely failed. Here again we find the same *fons et origo malorum*. Every step forward in methods of production, in new inventions and improved machinery, is a tangible material gain for some one. But in the case of the pauper, be he veteran, invalid, incompetent, or child, there is nothing that can be transformed into immediate profit. There is no *money* in it. Therefore it has been impossible to rouse the public sympathy and interest. Fortunately many are now beginning to see that the prevention of neglect and waste in human life means wealth to the nation that cannot be estimated in sums of money.

* *Manchester Guardian*, 29 September, 1909.

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The problem of social reorganisation is one of the greatest complexity.

Drink and slum dwellings doubtless aggravate the evil and make bad worse. The land and our system of industrial organisation are the regulating forces that drive our population into these hideous social conditions. But it is time we traced back these forces to their source and examined their origin.

What is it that induces a great people to arrange their society on this uneconomic, wasteful, and life-destroying model? What common impulses inspire the class that is in authority and command to support and maintain such a system? Put on one side tyranny, rapacity, greed, and covetousness, which are vices that no one wants to defend. What is at the back of this thirst for huge profits and high dividends, this capture of the land, this amassing of great possessions, this passion for pleasure, this love of power and patronage, this respect for wealth, this subservience to riches?

Lurking in the spring head, far away from the broad river, we shall find the poison that is polluting the waters—our devouring, indestructible, overpowering belief in money.

Chapter II

Money as a supreme concern—Intensity of belief in money—
Definition of Contention—The impulses which act as the
motive power of money-making—The limitation of human
capacities—Money and happiness—Money as responsibility—
The national wealth and welfare.

RELIGION is said to be one of the supreme concerns of the human race, and there can be no doubt that it forces itself into the calculations of every one of us. It is a matter about which we fight and differ, about which we interest ourselves in various degrees in proportion to the development of our spiritual and emotional nature, and which only a minority conscientiously consider to be of vital consequence. But there is another concern which enters equally surely into all our calculations, for which we fight without differing, about which we interest ourselves in various degrees in proportion to the development of our material nature, and which only a small minority consider *not* to be of vital consequence. After the satisfaction of our animal appetites it is our first preoccupation. To some it presents itself as the very

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first consideration on which even the satisfaction of their appetites must depend. All great human efforts at progress, whether they issue from religious, political, scientific, social, or economic sources, get checked and thwarted sooner or later, because of the universal acceptance of a dominant principle, so powerful and so insinuating that it permeates the views and convictions of men, whether they be of high or low degree, and irrespective of their creed and nationality. This bond that unites all civilised humanity is not a great uplifting ideal nor a divine inspiration. It has more the nature of a malignant and infectious disease by which we are all contaminated. It can be expressed in one single and familiar word—MONEY—that is to say the unqualified belief in money as a means, money as an end, aim, object, ideal ; money as representing the method of securing a greater degree of physical wellbeing, money as power, money as pleasure, money, therefore, as happiness. It is a deep-rooted and at present ineradicable conviction which we hold without doubt and without question. A little money, we argue, is obviously indispensable, a little more money we are all of us continually declaring that we want, a good deal of money we are convinced brings a decided increase in happiness, and a vast amount

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of money must therefore mean a great power for good.

This belief, which amounts almost to an instinct, may vary in intensity, it may cloak itself under many insidious disguises, but it is very rarely if ever completely absent. It takes all conceivable forms, from undisguised greed to simulated contempt. There are those who devote their lives to amassing more money; there are those who, having sufficient, assume outwardly an indifference as to its power, while they retain inwardly a profound and unwavering faith in it; and there are those who struggle for it so as to avoid social and sometimes even actual death from need of it. It insinuates itself into the minds of men who have no confidence in material advancement because they find that our whole social system is based on this belief, and if they do not want to be left behind in the struggle they must accept the creed.

Not only by individuals separately, but by the people collectively it is accepted as a concern of supreme importance. Our lives, our marriages, and therefore our very birth are regulated by it, our occupations, our industries and our arts, everything but death depends on it, and even death itself can be hastened or postponed by it. So national is the reverence for it that

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our holidays are not fixed on saints' days, or to commemorate episodes from the rich part of our history, but they are *Bank* holidays. The closing of our banks is the one signal that for twenty-four hours we are free.

The multifarious aspects of the theme are most bewildering. As Sir Henry Taylor said, "So manifold are the bearings of money upon the lives and character of mankind, that an insight which should search out the life of a man in his pecuniary relations would penetrate into almost every cranny of his nature. For if we take account of all the virtues with which money is mixed up, honesty, justice, charity, frugality, forethought, self-sacrifice, and of their correlative vices, it is a knowledge that goes near to cover the length and breadth of humanity."

It is certainly true that the amazingly extensive nature of the subject might lead one away into perfectly relevant discussions of almost every field of human activity ; and nothing renders argument so unsatisfactory and inconclusive as to have unlimited scope. But in these pages the issue must be narrowed down and the question confined so far as possible to a very brief examination of one particular aspect of the subject, which will be created by formulating a deliberate contention and pursuing it by argu-

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ment into some of the main channels of this perplexing problem. Even so it is likely that deep water will be reached, but, after all, a suggestion need not be driven to its utmost limits in all directions in order to establish its significance.

In choosing a direct point of attack against this generally accepted belief we shall treat the matter more or less from a practical point of view. Without getting involved in abstract philosophic propositions, without entering too far into the sphere of economics and politics, without preaching high morality, though the words and teachings of preachers must be quoted, an endeavour will be made, by working out a definite line of reasoning, to submit as a whole some of the simpler and perhaps more personal considerations which have no doubt already occurred to many who have given the subject thought and reflection. No maxims will be laid down as to how money should be made, spent, saved, lent, borrowed, invested, given or bequeathed, for the object is to strike at the root principle and shatter the ideal which underlies all those transactions, which colours men's characters, influences their desires and aspirations, creates artificial class contrasts, and contributes largely to the general social confusion and chaos.

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Briefly, then, our contention is: *That no individual is capable of possessing, spending, or administering more than a certain definite amount of money, which can be roughly described as a full competence, without producing positively harmful effects on himself as well as on those affected by his actions.* In other words, the "rich man" is an impossibility in any decently organised economic State, and the accumulation of capital in individual hands is detrimental to the public good. That is what is meant by the saying from which the title of this volume is taken.

It may appear at first sight to be an extreme view, because we have got so much accustomed to believing that a great deal of good can be done with money, and a great deal of happiness derived from it, that to be confronted with an uncompromising negation on such a time-honoured tradition may seem almost absurd. The argument is purposely intended to be completely comprehensive, and a case will be presented without exaggeration which will cover as much of the ground as possible, dealing with typical rather than exceptional instances by way of illustration.

We find in human nature three characteristic impulses which serve as the mainspring and motive power in the gaining and spending of

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money : the passion for acquisition, the instinct for absolute property, and the desire to excel. No one would suggest that the passion for acquisition can be destroyed : it is neither possible nor desirable, but it can be prevented from running wild, and it can be controlled, though it does not seem to have occurred to many people that such control is expedient. The instinct for absolute property is very much over-estimated, and this arises from the fact that we are accustomed to a system which hardly allows any satisfactory intermediate stage between property and positive need. The craving for complete possession on any considerable scale only enters into the minds of those who covet their neighbours' possessions. What a man wants and has every right to expect is security in the enjoyment of his necessities and comforts, but this is precisely what in the vast majority of cases he does not get ; and his want remaining unsatisfied is converted into a craving for absolute property. The desire to excel, which can undoubtedly be one of the finest human qualities, is in itself vitiated by the measure of money, which sets up an utterly false standard of excellence and converts pure ambition into a desire for material pre-eminence.

However far we may travel, the problem will

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be continually resolving itself into some variation of the question as to how these impulses had best be regulated, and to what extent they have broken out beyond their legitimate bounds. But although the causes of the faith in money may be reduced to moral and psychological terms, there are economic as well as moral results, and it is not the metaphysical origins, but the practical results which must be looked into.

At the outset we must acknowledge that our capacities of all kinds are strictly limited, whether moral, intellectual, or physical. An occasional saint, an occasional genius, or an occasional giant stretches the limit beyond its normal point, but the limit still remains. And yet we are foolish enough to believe that in regard to the possession, expenditure, and administering of riches there is no sum of money, however large, which we are not competent to deal with, and we are convinced that it is quite easy and unquestionably within the capacity of almost anyone to spend with benefit to himself and to others sums of money greatly in excess of what can cover in the widest sense his personal requirements. Whereas not only is it not easy, but as inquiry will show, it is purely and positively impossible, as impossible as it is to acquire vast knowledge with a limited brain capacity, or to endure more than a certain

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amount of physical strain with a limited muscular capacity. We are inclined also to think that men who have money and men who make money are *ipso facto* easily capable of spending the money properly, though we generally make the mental reservation that if we had it ourselves we should spend it a great deal better. But the inheritance or accumulation of money does not imply by any means a special ability for spending it wisely. To put it plainly, such men have not, nor have we, nor has anyone this ability except in a very limited degree, far more limited than is generally supposed or ever admitted.

The case against riches has been argued again and again on religious and moral grounds for over two thousand years, from Confucius to Tolstoy. But we are less impressed by the truth of it now than ever we were ; and we still hear it stated by high authorities that it is a benefit to the community to contain men of great wealth. The whole delusion arises from the indestructible confidence in what money can do. And yet all of us see clearly enough by the roughest and most general observation that happiness does not increase with riches, that money indeed has very little to do with happiness, though it has a good deal to do with misery.

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But many of us are inclined to believe that our own individual case is rather different, and that more money added to our ample competence, and a consequent further enjoyment of material possessions, must undoubtedly make us happier. And when we have got the more and the desired result is not attained, we never pause in hesitation to consider whether perhaps the more has interfered with rather than augmented our happiness, but we are persuaded that the reason we find ourselves still discontented is simply that the more is not enough. Enough never comes to those who have encouraged the longing for more. Nothing short of actual experience can help to eradicate this belief, but there are few who would care to embark on an experiment in the direction of less. And yet it could quite well be demonstrated that a reduction of income, provided always that the loss does not reduce the income below a competence can lead to an increase in happiness—happiness being, of course, distinguished from pleasure.

It may require a very rare philosophic resignation and an equally rare breadth of view to refuse to be deluded into regarding the possession of money as an absolute essential. Moreover, there are a great many qualifications to be taken into account arising from natural characteristics,

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habit, temperament, and tastes. But broadly speaking, if a man has the courage to regard a reduction of income not as a loss but a gain, if he can use the opportunity to kill the instinctive but disturbing craving for more which unfortunately seems engrained in us all, in fact, if he can eradicate the germ of the disease, the limitation of his desire to satisfy transient and what are really artificial needs will certainly increase his power of enjoyment and his happiness. On the other hand, if he treats the lowering of his means as a calamity, which is the usual case, lamenting his fate, railing against fortune and encouraging the longing for gain—an attitude of mind which is only the outcome of his unlimited faith in the power of money—the result, naturally enough, will be despair.

But it might be shown as well that a type of man does exist, exceptional no doubt, who, being capable of spending without hurt to himself or to others more money than he has actually got, can enrich his life in the broadest sense by an increase of fortune, and may therefore become the happier for it. He is a man who is indifferent to the enjoyment of material possessions and probably would be regarded in the eyes of the world as the last man who was competent to use money properly. But even he would be entirely

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overwhelmed by anything like a large increase of fortune, and would be as incapable as any one else of disposing of it without inflicting injury.

"Could not riches be used well?" asks Jean Marie in Stevenson's *Treasure of Franchard*.

"In theory, yes," replied the doctor. "But it is found in experience that no one does so. All the world imagine they will be exceptional when they grow wealthy; but possession is debasing, new desires spring up, and the silly taste for ostentation eats out the heart of pleasure."

✓ Money is, after all, responsibility and nothing else. We are all of us capable of undertaking a certain amount. Some of us are capable of undertaking a good deal. No one is capable of undertaking more than a relatively limited amount. But the trouble is that most of us think ourselves capable of undertaking far more than we properly can. Autocrats are ceasing to exist not so much because certain monarchs proved themselves dangerously incapable, but because the world has learned that no conceivable human being has the capacity to rule a country single-handed. We do not yet admit this incapacity with regard to the autocrats over capital, although it is equally true, and when

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we do so we shall find considerable difficulty in dethroning them.

Another important inference to be deduced from the argument here set forth is that the surplus money which no individual does or can spend beneficially remains in his hands in stagnant unproductivity, is deflected from other remunerative channels, and is therefore the chief cause of the existence of some of the gravest economic ills which we have to face in our social life. Money cannot rest, it is an active instrument for producing good or for producing evil. Its presence in one quarter may not produce visible evil, but its *consequent* absence in another quarter will produce very visible and very positive evil. The word *consequent* must be emphasised because wealth is like water—to pump it up artificially on one side is to lower it automatically on the other.

Money in its character of potential wealth seems also to have this peculiar characteristic. It has no positive value in itself. The greater part of its value is given to it by its possessor, and in proportion as it accumulates in the hands of an individual its value is rapidly depreciated. An electric current of a certain power will perform certain specified functions. Decrease the power and it ceases to produce the required

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effect. Increase the power tenfold or a hundredfold and you will be no nearer achieving the desired result. That is to say, in addition to the change in value effected by the change in individual ownership, there is actual deterioration, produced by accumulation, whoever the individual may be who is responsible for that accumulation.

As with individuals, so with the State. National wealth, which in the highest sense of the word means the enrichment of the lives of the people, depends not on how large a number of incomes there are of over ten thousand a year, but on how small a number there are of under two hundred a year. The real riches of a nation are not to be measured by vast calculations of commercial statistics, but by the absence of destitution and the high level of healthy life which the people enjoy.

But we must accept the situation as it is. The rich have got their riches, and the problem to be considered here is not how to deprive them of their riches, but how to prevent all men, rich and poor alike, from confiding blindly in money, as they do at present, and from striving towards a false ideal which spoils their highest endeavours, blunts their moral susceptibilities, poisons their happiness, and produces a state of

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social disorder which is highly prejudicial to the common good. A just appreciation of the essential fact that money can only be made out of people's labour and the wear and tear of their lives would in itself do much to prevent the growth of the spirit which leads to these alarming contrasts in riches and poverty. But men's ideals and their moral outlook can only be altered in the long run by repeatedly exposing the actual fallacies in the views they now hold and constantly emphasising the disastrous results of the actions for which this waste of money is responsible.

Chapter III

Definition of the limit—Those whose means are above the limit—Income translated into terms of subsistence—The case of the rich man—His establishments—His servants—His luxuries—Extravagance—Vanity—Sport—Racing—Yachting—Condemnation of excess.

A MORE precise definition must be given of the limit of income referred to in the last chapter as “a definite amount of money which might be roughly described as a full competence.”

Every man requires, though he by no means always gets a certain income to satisfy his own needs and those of his family. In addition to this he can profitably spend more so as to add to his general utility by conveniences and comforts, he can satisfy his artistic proclivities, his desire for further knowledge, his taste for sport or amusement, all to his own and the general benefit without hurt or hindrance to anyone. But after allowing the broadest scope for the satisfaction of these legitimate wants there is a definite point beyond which he cannot safely go. That is to say, if he acquires, or if by inheritance he finds himself burdened with money beyond

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this limit it will inevitably react detrimentally on himself and on others. And this for two reasons : firstly because he is, as a normal human being, incapable of dealing with so great a charge, and secondly because the money, while in his possession, is being drawn away from other channels where there is special need for it.

So long as money encourages healthy effort a man may be sure the limit has not been reached, the moment money tends to relax effort the limit has been passed. It must be described as healthy effort, as, of course, money-making may increase the undesirable efforts of the speculator, the gambler, and the thief. But who is to decide what is healthy effort ? The man himself. No one else can. And he knows to a nicety. Every man or woman has a different standard, and the level of the limit varies in each individual case according to ideals, capacity, and temperament. But it will not depend at all on what is one of the strongest and often the most excusable inducements for spending money, namely, environment, or the conventions of the particular stratum of society to which the man belongs. The limit for one will not be the limit for another, and a man can only become aware that this limit exists at all by observing very closely what actually is the effect that his money is having on his life

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and character, instead of blindly accepting his already excessive income or every increase of his fortune as a natural and unquestionable blessing.

The main brunt of the attack must clearly fall on those whose incomes are above the limit. They are in numbers a small minority, but the amount they possess is incredibly large. The present income of 1,250,000 people, assessed to income, reaches the vast sum of £850,000,000 a year. Taking the whole population of these islands, it is roughly estimated that there are $1\frac{1}{2}$ millions who can be classed as rich, $3\frac{1}{2}$ millions comfortably off, 38 millions as poor, of whom some 12 to 13 millions are in constant need. The existence of the $1\frac{1}{2}$ millions is one of the chief causes of the condition of the 38 millions. In other words, excess above the limit causes want below the limit. The $3\frac{1}{2}$ millions "comfortably off" are most of them occupied in trying to become identified with the select $1\frac{1}{2}$ millions. If we could estimate the amounts in income which these classes represent the figures would be even more startling. The world has certainly never seen larger fortunes than exist to-day, nor has it seen more extensive and more inexcusable poverty. The average rate of luxurious living in the small minority is higher than it has ever been, and the dangerous and degrading effect of

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want on individuals and on the general community has never been so widespread or so intense. "The rich," to use a simple term, are nearly all actuated by the same motive. They accept what they have and what they make as their own, to be spent on themselves, according to their own caprice, or on others, if they are so inclined, casting an occasional sop to some charity or philanthropic scheme as a salve to their consciences. There are, it must be acknowledged, a few, a very few who regard their riches as a trust and endeavour to the best of their ability to divert the greater part of it back into remunerative channels without exceeding a reasonable sum for their own personal wants. But as a class they insist that efforts to alter our social system are fruitless, disturbing and doomed to failure, the division of the world into rich and poor being a Providential decree, and if the rich can get service from the poor without their grumbling, that is the most desirable arrangement that can be conceived. To this a reply may be given in the words of Professor Marshall :

"Now at least we are setting ourselves seriously to inquire whether it is necessary that there should be any so-called 'lower class' at all : that is whether there need be large numbers of people doomed from their birth to hard work

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in order to provide for others the requisites of a refined and cultured life, while they themselves are prevented by their poverty and toil from having any share in that life."

The case would not be quite so bad as it is if it were only "the requisites of a refined and cultured life" that they were made to provide. But this point must be considered later.

In order to appreciate fully the responsibility which the possession of riches entails, let us translate an income into terms of actual sustenance for human beings. By this means it is possible to arrive at a more or less positive measure. There is so much that is relative in most human requirements that they cannot serve as a standard or as a reliable quantity to be used in calculating any equation. But the requirements of a human being can be measured in terms of actual sustenance, because they can be estimated with something approaching precision.

Take a man with £20,000 a year, and say we deduct even as much as £3000 for himself and his family. With his remaining £17,000 he has the power of furnishing 170 people with £100 a year apiece. It is not for a moment suggested that he should do any such thing, as he would be quite unable to select 170 worthy people, and even if he could make the choice the 170 people,

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on the reception of this private dole, would soon become unworthy. This calculation is only taken to serve as a measure of his power. What might be the income or, more correctly speaking, the means of existence of 170 lives, is vested in one man, who is under the impression—and no one attempts to dispute it—that he is capable of disposing of this sum in a way that is generally beneficial.

Now let us state the case fairly from the point of view of the rich man, taking a reasonable and more or less representative type. He may have £10,000, £50,000, or £100,000 a year—that only alters his activities in scope, not in quality. Let us say he has two or three country houses and a house in London. His “position” requires him to keep up a certain establishment, and this means the employment of some forty or fifty servants, grooms, gardeners, chauffeurs, etc., who, he readily tells you, will be thrown out of employment should any of his money be taken from him. If we take the case of a landlord, he will also have tenants, bailiffs, farm labourers, and gamekeepers dependent on him. He keeps the home farm and lets out the other farms on his estate to tenant farmers. Part of his land is built over and brings him in substantial returns in the shape of rent. His villages are in good

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order and the cottages kept in proper repair. Some thousands of acres or so he keeps for shooting. He may have a deer forest on one of his estates, and perhaps also a grouse moor or a river. Whether he keeps a racing stable, a pack of hounds, or a yacht depends on his particular fancy. He will acknowledge that he spends a certain amount on luxuries, but that "is good for trade," as great numbers of people have to be employed in the manufacture of these luxuries. He is kind to his poor relations, whom he entertains and helps; and his subscription list to hospitals, charities, and philanthropic works is a large one. He enjoys himself in an unostentatious but suitably expensive way, and his various responsibilities allow him to lead a life consisting of occasional rushes of activity and prolonged intervals of leisure. He most probably finds he can spare a certain amount of money for speculation, with a view to adding more to the sum total of his income. He looks forward to handing down to his children sufficient means to make each of them independent, and meanwhile has his boys educated in the large public schools, where they can associate with boys who are similarly situated.

What possible harm can there be in all this? So far from being parasitic, he counts himself as

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a beneficent agent in the general industrial activity, at the same time appearing as a credit to his society and a notably refined product of the class of which he is a member. Above all, he is popular, and gains ostensibly the respect and regard of his friends, his neighbours, and his dependents. A favourable case has purposely been made for him, because if we accuse him of self-indulgence and greed, and describe him as a gambler, spending his substance on objects which are generally admitted to be pernicious and unworthy, the case could not be defended at all.

The fundamental theory which makes this man's position untenable has already been explained—namely, that after he has satisfied his legitimate requirements all the surplus money he keeps is being held back from serving urgent needs ; and, moreover, the method in which he spends the surplus is directly or indirectly harmful to himself and others.

We call the money his as if by some miracle he had made it. Often enough he has not helped even by the smallest exertion to create it. The wealth has been and is being daily and hourly produced by the exertion of numberless people who are either employed by him or employed in furthering enterprises in which he has invested his money. It will be said that his share as the

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wise dispenser of capital, without which labour and enterprise could not be set in motion, is an all-important part of the general process of business. But he invests not to promote enterprise, but to get high dividends ; and an elaborate system has been set up in order to tempt him to put his money into concerns that are by no means always sound or of the smallest public utility. Capital would exist and flow far more freely without the large capitalist. He acts as a dam to the stream ; a certain amount escapes back into the main channel, but much more is checked and diverted into stagnant and putrefying pools of his own creation. The free flow of blood is life-giving ; the clotting or coagulation of blood produces disease.

Let us take the various points raised by his case *seriatim*. Many acutely controversial problems are opened, and it will be difficult to detach the particular actions of the rich man without generalising, to some extent, on the problems themselves. It is no argument against our main contention to say that people with costly tastes have, while gratifying them, been able to exercise powers of a high order, for, obviously, it is in spite of their shortcomings in this respect that they have succeeded, and not because of them. If some men with means have

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done valuable public service and performed admirable work in many different spheres of life, this they have done as men naturally gifted with high accomplishments, not as rich men. Here we are only concerned with their works and deeds in their latter capacity.

It does not affect our argument whether our typical example has been brought up to regard this way of living as natural and necessary for a man of what is called his "position" (that is to say, the purely artificial place which a rich man is able to take up in the community solely on account of his riches), or whether he has made the money for himself and is simply aping the habits and customs of those who already possess it. The distinction between the *vieux riches* and the *nouveaux riches* is one they can fight out between themselves. The former scoffs at the latter while all the time he is setting him, and consciously setting him, the example he is to follow. It is not the gaining, but the spending of the money that must occupy our attention here.

Our friend's houses are only a detail in the upkeep of his position. They may be historic castles, sham "ancestral halls," modern "palatial country residences," or "fashionable mansions" in town. Does it ever strike the owner as, let us

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say, a curious arrangement that he should have several houses of fifty to a hundred rooms apiece while some millions of his fellow-men do not own one room ? Does he know that in England and Wales alone 507,763 people occupy one-room tenements, 48·4 % of which are classified as overcrowded, while 12,458,150 are occupying tenements of two, three, or four rooms ? * In any case, he would indignantly refuse to admit that there was any remote connection between these two sets of circumstances.

When we come to the staff necessary for the maintenance of these large establishments we touch a problem of employment which must be examined more closely. It is not sufficient to state baldly that these people are employed, and that if the opening were not available for them they would be unemployed. The immediate result of their being discharged would no doubt in some cases be unemployment. That is just the mischief of uneconomic employment. If a large number were simultaneously dismissed there might be temporary unemployment on a large scale, as it would amount to dislocation, like the extinction of some dying industry. But the eventual readjustment would subsequently be by that much the stronger and better adapted

* Public Health and Social Conditions (Cd. 4671), 1909.

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to the real requirements of the community. To employ a man in useless and unremunerative work can be regarded in some aspects as worse than not employing him at all. It is not intended, however—and, indeed, it would be impossible—here to enter into a discussion on the whole problem of unemployment, but there is undoubtedly a very great economic waste that largely contributes to the gravity of the problem, arising from the fact that a large number of people are being forced to devote their labour and energy to work which is, so to speak, final and sterile. It is precisely the same with regard to the production of expensive luxuries. The employment of a large retinue is only another form of the possession and enjoyment of articles of excessive luxury. The employers and possessors have all disagreeable burdens and every sordid worry lifted from them, their smallest and their most extreme desires for pleasure met, their special appetites satisfied, their peculiar vanities titillated, and their artificial position safeguarded and maintained, without their giving more than a passing thought to the mass of people required to carry on this work. Plenty of examples might be quoted in contemporary as well as past history to show that after generations of the enjoyment of “the vile joys of tainting

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luxury " men deteriorate, both physically and mentally.

As for the particular line of life which domestic service offers under modern circumstances, it is not too much to say that it is, as a rule, very demoralising, more especially for the men. And its demoralising tendency increases in proportion to the size of the establishment. The single general servant lives a life of hard work but genuine service on four to eight shillings a week, often living in friendly relations with master or mistress, and really lifting from them the burden of necessary domestic duties which they with limited incomes and professional work of their own cannot possibly find time to perform ; and this remains true in other small households. In the large house the faithful old family servant, who is more of a friend than a servitor, is rare in these days of ostentation. The butler, on wages of fifty to sixty shillings a week, which together with board and lodging represents from £250 to £300 a year, has a life of leisure, ease, and excessive comfort, seldom having to exert himself even up to his limited capacities. Male house-servants are often chosen for their looks ; their work is very light physically, they are over-fed, and being under-educated, can hardly be blamed for becoming demoralised. These able-

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bodied men, whose muscles, if not their minds, might be devoted to some really serviceable purpose, are still increasing in numbers. Over 25,000 more male servants have got employment in the last ten years, the total number now being 227,995. Even deducting the single indoor servant, the single coachman or gardener, this means a large increase of ornamental male attendants. Female servants are becoming more difficult to secure in the higher grades, because the class of women from which they are drawn value their liberty and are not so ready to sacrifice it for food and comforts. In fact, they are showing signs of impatience of control, and of preferring the risky though exhilarating struggle of independence. But still large retinues of men and women exist solely employed in keeping up huge houses to satisfy the vanity and minister to the comfort of a comparatively few rich people. No work of a more hopelessly barren, profitless, and, indeed, degrading character could be found for them. A system of tips deprives their smallest acts of what might be an obliging and disinterested intention. Arrangements are organised with tradesmen to defraud the employers in what is thought a perfectly legitimate way ; the actual waste of food is appalling, and by extras, gratuities, perquisites, commissions, and pickings

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a considerable amount is added to the wages of the upper servants. In these large establishments immorality exists more as a rule than as an exception, but it can be kept secret, for these communities of private servants—like everything else connected with the lives of the rich—cannot be made the subject of investigation.

If assistance to those who need it is the object of domestic service, it is striking to note that on the money basis, generally speaking, the wrong people are served. Who in the community most require and should specially have the help of servants? The old and infirm, the weak and ill, the very young and the hard-worked. Service under such conditions raises itself to the level of one of the highest occupations that can be imagined. But this is not our system. A man or woman may be ill, old or over-worked, without being able to get the assistance of a single soul. Another man or woman may be young and healthy and have at his or her command a retinue of thirty servants or more, solely because they have money and servants are forced, by economic pressure, to devote their lives to the menial task of furbishing up the endless and complicated appanage of wealth.

Now let us turn to the inanimate luxuries, taking into account only indisputable luxuries—

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that is to say, articles of high price which have no special artistic value, to which much labour has been devoted and which are not produced to serve any legitimately useful purpose. Luxury has been well defined as "that which creates imaginary needs, exaggerates real wants, diverts them from their true end, establishes a habit of prodigality in Society, and offers through the senses a satisfaction of self-love which puffs up but does not nourish the heart and which presents to others the picture of happiness they can never attain."

Bond Street catalogues abound with any quantity of examples. Furs at one thousand guineas, fifty-guinea dressing-bags, twenty-guinea hats, thousand-guinea tiaras, fruit and vegetables out of season, cigars at three shillings apiece, ruinously expensive wines, and fantastic foods of all descriptions. There is no need to exaggerate, for all those articles can be bought for much higher prices than those quoted. A great amount of skilled labour of a high order goes to the production of these luxuries, and a great amount of labour of the lowest and most cruelly sweated description is also enlisted for their production, and incredible as it may seem, it is on the ground that they give employment that these luxuries are defended. It was calculated in 1884* that,

* A. Wylie, *Labour, Leisure, and Luxury*.

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even giving a liberal extension of meaning to the term “necessaries” and “comforts” of life, over six millions of manual labourers, who with their families constitute thirteen millions of the population, were engaged in producing what, in contradistinction to the above, must be classified as luxuries.

A prominent statesman,* expressing the views of his class, said a few years ago : “The more human wants are stimulated and multiplied, the more widespread will be the inducement to hire. Therefore all outcries and prejudices against the progress of wealth and what is called luxury are nothing but outcries of prejudice against the very sources and fountains of all employment.”

On such an argument as this the defence of luxuries generally rests. The essence of the fallacy lies in the fact, which cannot be repeated too often, that labour spent on such articles is unremunerative and unproductive, because its ultimate result is only to gratify various forms of vanity and greed. To exemplify by a concrete instance what is unremunerative and what is remunerative, let us take a hundred-guinea ball-gown and a pair of boots. It is not possible to estimate the number of people employed in producing the ball-gown. There is the silk,

* The late Duke of Argyll.

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satin, or whatever the principal material may be ; there are the trimmings of chiffon, hand-embroidery, lace, braid, beads, sequins, ribbons, etc., etc. ; some hundreds of pairs of hands, including factory-workers, dressmakers, sempstresses, etc., will have touched some part of the gown before it is delivered to the wearer. To what end are all these specialised departments of labour concentrated ? The gown is worn a few times in the one season ; the wearer has the satisfaction of feeling as well dressed as A. to F., and far better dressed than F. to Z. In fact, the net result of all this expenditure of energy is the generating of a rather foolish pride, the encouragement of conceit on the one side and envy on the other, and the hardening of a nature into ways of worldliness and vanity.

As for the boots. Again, many more hands than can be calculated have helped to produce them, but they are directly and immediately serviceable to the purchaser, to whose activity the wearing of boots is an essential, and in general they minister to the efficiency of human machines.

But if balls are not wrong, ball-gowns must be worn. It is a question of degree ; and here again we get to the theory of the limit which in this conjunction can be expressed thus : In relation to human needs, in relation to human

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powers of enjoyment, in relation to the beneficial effects of pleasure, even in relation to the dictates of fashion, there is a distinct limit not to be expressed in figures up to which expenditure (in this particular case on dress) is legitimate and relatively productive, beyond which it becomes progressively unremunerative and harmful. A hundred guineas, by any conceivable method of calculation, greatly exceeds this limit.

To assert that the purchase of luxuries is good for trade is quite as ridiculous as to say that a man can benefit the building and furnishing trade by burning down his house once a year. We do not want to create more artificial wants before we have satisfied the crying human needs which already exist. There is no loophole through which a reasonable defence of the senseless expenditure, which goes on in an increasing measure, can be made. Luxurious living has never been quite so blatant and unashamed as it is to-day, and the effete epicureanism and decadent effeminacy it produces stand out in rather sharp contrast to more hopeful signs of progress and moral and intellectual refinement and vigour which, happily, are visible around us.

A lady writing in a review in the early 'seventies describes life in the country house, with its futile routine of heavy meals, sport, card-playing,

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and vacuous inanities which take the place of conversation, all very much as it is to-day. The writer speaks with dismay of gowns costing sixty guineas and of £1000 a year spent on clothes. But these figures are almost negligible compared with the sums spent nowadays. It is only through occasional actions in the courts that the outside public get an idea of what is actually spent, and it is surprising that there are not more disclosures, considering the mountainous debts that are piled up in West End shops. But the shopkeepers are very reluctant to lose a really leading customer, and they know how to meet the inconvenience of not being promptly paid. A typical case may be given of an article of clothing, the cost price of which was nine guineas, being sold for £28 7s. There may be delay in payment, but there appears to be compensation in the profit.

When one hears of the woman who spent last year £36 5s. on a hat, or another who gave £1250 for a sable cape, it is not the isolated action of criminal folly that chiefly strikes one, but it is that the hat and the cape act as indicators of the sort of price such women are in the habit of paying for their clothes, a large supply of which are in the market ready to meet this artificial demand. Moreover, the habit of ex-

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travagance, especially as regards female clothing, is catching and runs through all classes once the example is set. It is a common enough and very depressing sight to see absurdly elaborate clothes, which are cheaper imitations of the latest fashions, worn by women of the lower middle-class, whose deplorable want of education is shown by their inability even to pronounce their mother tongue. They watch the rich, and gather from what they see that fine feathers make fine birds, and it is not on them that the blame should rest.

Vanity exists and insists on being satisfied. It is no good blinking the fact. Luxuries, in one form or another, will continue to be produced. But there is no reason why we should not stem the current lest it swell to danger point. There are many well-known historical examples of the enervating and degenerating effect of luxury on national life, and the modern tendency towards an increased production of these indulgences should be combated not only as a moral weakness, but as an integral factor in the general economic problem. When one considers what real comfort of living, with all the necessary intellectual and artistic equipage, opportunities for amusement, and domestic convenience, can be secured to-day at a comparatively moderate sum,

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it makes the wild and profligate extravagance the more inexcusable and the more futile.

Anyhow, let us abandon once and for all the foolish and ignorant attitude of regarding this display as a desirable form of industrial stimulus which should be fostered and encouraged. Preaching and writing against it has never been of the smallest avail, but it has been necessary to deal with it here as a very important, if not predominating, element in the analysis of the rich man's conceptions of his duties.

In addition to luxuries of establishment, clothes, and food there is a complicated ritual of sport which in this country reaches an almost incredible pitch. It has been estimated that forty-five millions are permanently invested in the apparatus of sport, and an income of over forty millions spent annually upon it. We need not discuss all the intricacies of the numerous branches of sport, observing where its effect is healthy and where harmful. No one will contend that the most expensive forms of it are by any manner of means the best. But the most obvious harm to be noted in this connection is the amount of land which is taken away from agriculture for sporting purposes. Landlords often keep up their shooting at a great loss, amounting to something like five to ten pounds per bird

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shot, all for the sake of having the shooting and asking friends down for a few days in the year to enjoy it. It is gravely regarded as an essential part of the education of a young man in this particular world to learn how to shoot. No question, even with respect to his education or possible professional career, is treated with more seriousness than the moment he first handles a gun, and family advice is sought as to how and when encouragement can be given to the development of this essential qualification which, coupled with a knowledge of bridge, will make him a desirable visitor in any country house.

At card-playing, which occupies a vast amount of time in the lives of the rich, sums amounting to hundreds are often lost or gained by one person in one evening. But of the various sinks which help to drain away their money, horse-racing almost holds the first place. There are no statistics to show how many people have been ruined by it, or how many have been lured into a life of gambling by their success in the betting ring. But its popularity is certainly on the increase, as we can see by looking at the number of horses that have run under the rules of racing in the last thirty years. In 1878 there were 2097 ; in 1908 this figure had risen to 3706. The number of larger race meetings advertised in advance

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have more than doubled since 1881 (78 in 1881, 164 in 1909). Some sort of estimate of the money spent on it, apart from betting, can be gathered from the amounts won. In 1908 the winning owners secured between them nearly a quarter of a million pounds, the sums won by the first thirty-six amounting to £246,001 15s., the largest total secured by one owner being £26,246.*

The populace are invited to join in this pursuit, though, of course, they must be railed off to prevent too close contact with those who come in coaches and motor-cars. The crowd is vaguely supposed to be having a good time, and any attack on horse-racing is met by hackneyed arguments about "keeping up the national sport" or "improving the breed of horses," and perhaps, again, the objection of unemployment for jockeys and bookies might be dragged in.

It does not appear, however, to be a good method of improving the human breed. In observing the crowd on a race-course, whether it be the well-dressed portion or the ill-dressed, the betters or the bookies, neither a deep knowledge of humanity nor a very close power of observation into physiognomy is required to note the prevalence of a remarkably low type. But a

* *Ruff's Guide.*

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still more vivid impression of what the pleasures of racing mean can be gained by going out on the road in the evening towards the scene of a large race meeting when the people are returning. Brakes and carts in endless procession will pass you loaded with men shouting in the excitement of semi-drunkenness, or with heaps of humanity sodden and silent in complete intoxication. Outside every public-house on the roadside traps await those who are squandering their gains on further refreshment or soothing the despair of losses in the temporary oblivion of drink. The localities where there is an annual race week suffer considerably, the inhabitants become infected by the gambling and betting mania, and during the actual days of the races the place is infested by the lowest dregs of the riff-raff who journey about from one race meeting to another. This so-called sport produces the lowest possible type ; it degrades many who take part in it with sinister rapidity, it encourages fraud and deception, it is a canker of rottenness in public life, and it receives the highest sanction and patronage.

Many people are present at a race meeting without being conscious that it is attended by any evil consequences. They go to meet their friends, perhaps putting an occasional sovereign

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on a horse to give them some interest in the racing. To them the crowd is a natural part of the proceedings, the heavy bets of the ring an amusement. To have been there is something to boast of, and conveys the idea that they have associated with smart people. Thoughtless, as in so many of their other pursuits, they accept the whole proceeding as a recognised sport and they inquire no further. The philosophy of these people is the prevailing philosophy: "Do not examine below the surface, or you are bound to find something disagreeable. Take things as they come; skim the cream off the top; avoid that which is unpleasant or difficult to explain; and above all things, do what others do."

Yachting, which also runs away with a great deal of money, comes under a very different category. It is a health-giving and often strenuous occupation, and the seamen employed are, anyhow, deriving incidentally some positive benefit from the life they lead. Nevertheless, out of the 4655 private yachts registered in the current year (an increase of over 3500 in the last forty years),* only a very small proportion are actually navigated by owners who have any knowledge or love of seamanship. The great majority are floating houses of luxury (viz. a 700-ton steam yacht,

* *Hunt's List.*

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for which £25 a day is paid for coal when in use), or racing yachts, mere toys used to minister to the fanciful pleasures of the rich.

But in expressing the strongest disapproval of these excessive luxuries, it is not for a moment suggested that people should rush into the opposite extreme—live in discomfort and adopt the craze for “the simple life,” which is only an inverted form of vanity and ostentation. There are many of the lesser luxuries which give great pleasure and sufficient honest gratification to justify their existence. There may even be some reluctance in condemning extravagance, because the nature of the extravagant man is far preferable to the economical and cautious disposition which sometimes sinks into niggardly meanness. Moreover, any attempt at excessive restrictions and unnecessarily harsh discipline in the upbringing of children invariably leads to a violent reaction in the direction of profligacy and extravagance.

Let human nature be allowed free play in all directions; but it is not taking up the attitude of an ascetic or of a prig to condemn unhesitatingly unnatural excesses, reckless licence, the extremes of self-indulgence and greed, the exercise of which by some few involves the neglect, misery, and ruin of so many others.

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Thieves when they steal use violence and are pronounced enemies of society. These few people, by a silent conspiracy in which we all seem to acquiesce, are also stealing and are equally enemies of society.

Chapter IV

The rich man's charities—His generosity—His hospitality—
His land—The Feudal System—His responsibilities—The
agricultural problem.

WE must now turn from what the rich man spends on himself and consider what good and what harm he does by his subscriptions and donations to philanthropic and charitable objects.

In so far as he himself is concerned these gifts do not involve any element of personal sacrifice ; the moral benefit which is by way of falling on a giver is therefore nil. The exertion of writing a cheque or banker's order and the satisfaction of imposing a tax on himself complete the transaction on his side. Occasionally the sight of his name published at the head of a list with a large figure next it gives him a further agreeable sensation, and he can become famous as a household word of generous philanthropy without the very smallest personal inconvenience. But as an instance of pure charity—that is, loving sacrifice—the poor woman who gives a penny from her meagre store is on an entirely different

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plane. The picture presents itself to the present writer of a woman at the doorway of a wretched tenement, with her child in her arms, giving to a passing vagrant who was suffering from hunger and fatigue a penny from the few coins she had in her purse. The expression of her face as she handed him the money was the most sublime illumination of pure charity—no subscription list in the newspapers, no public recognition, and the sacrifice, not of luxuries, but of something that she and her baby needed. That something went with her penny, and in return she received something else for which there is no price, no name, and no description. From such an experience as this the rich are for ever cut off, “Probably the most generous people in the world,” says J. D. Rockefeller, perhaps realising that charity is something he can never reach, “are the very poor, who assume each other’s burdens in the crises which come so often to the hard pressed.”

The rich man’s so-called charity therefore must be to a large extent mechanical and conventional. He gives because others with the same means give, and the charity touts know how a list headed by Lord A. with a substantial sum will produce equally or perhaps even more substantial sums from Lord B., Sir. C. D.,

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Alderman E., and Mr. F. The extraction of money from the rich is a business in itself, requiring considerable skill, and the rich are fleeced far more than they realise. In practical America they take the trouble to teach people professionally how to write what they call "letters of appeal." When we hear of subscriptions to charities being stopped it may serve to remind us that it is most inexpedient that institutions such as hospitals should be at the mercy of the casual caprice of rich men. Nothing could eventually be more desirable than that every one of them should cut off their charitable contributions. It might entail a severe temporary shock to the funds of charitable institutions, as over seven millions a year is being spent in London alone on charities, but at the same time many ill-managed and misdirected endeavours would disappear, and the State would come to realise all the sooner its responsibilities in respect to the maintenance of really necessary institutions for the relief of suffering and the nursing of the sick, in the same way as it is beginning to recognise its duties towards poverty, old age, and unemployment. There are other enterprises which the State should undertake that are often delayed in their institution owing to the plea that the private munificence of rich

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men can be depended upon. It is certainly better that the funds should be expended thus than in sheer self-indulgence, but it is evident that the money would be far better spent and the object on which it is spent better served if the source were not controlled by the whims and fancies of a single individual.

In regard to the more private and personal aspects of the generosity attributed to riches : " Surely," a critic will say, " if the rich man is benevolent and kindly disposed he can in a hundred thoughtful ways help his poorer friends by presents, by attention and timely help, by opening the doors of his houses, lending his conveyances, and showing many other attentions which his money allows him to do, thereby becoming justly popular and a source of great good."

The admiration, and just admiration, for open-handed generosity and the justifiable dislike of anything approaching miserliness in others cause an entirely erroneous impression that large gifts of money must unquestionably be praiseworthy and commendable. But this is not the question at issue. These are two moral qualities, the one admirable, the other objectionable. The generous disposition can show itself in many other ways besides money gifts, and the real man

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behind the rich man, though he may be one and the same individual, often comes forward with simple acts of thoughtful kindness because the finer qualities of human nature cannot be stifled even by money. But in so far as the rich man indulges his generosity in thoughtlessly giving away money broadcast, it amounts to a form of self-indulgence, and he is distinctly to blame for not estimating more precisely the effect of his actions. No doubt the harm of unwise and foolish actions is palliated by the purity and excellence of the motive. In so far as these people intend to show kindness they are amply justified in what they do. But let us consider for a moment what the effect of their benevolence is. In the first place they are made to occupy an entirely false position as dispensers of charity. Often, too, the desire to patronise and gain the power that patronage gives blights the spirit of genuine and unadulterated kindness, and further, the recipients are placed in the extremely uncomfortable and embarrassing situation of receiving benefits, presents, and comforts which they know they are not and probably never will be in a position to return. To force anyone to be under a lasting obligation is not the most likely way of generating pure gratitude. There are many who refuse outright rather than place

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themselves in this position : there are some who take full advantage of the generosity and, what is commonly called, "sponge" on their benefactors, and if the possessors of abundance refuse either from principle or out of indifference to give freely they are severely blamed and generally regarded as ungenerous and stingy. The virtues were once called to a banquet by "the Lord of All." They talked and laughed and each one knew the other well, but :

"Benevolence and Gratitude

Alone of all seemed strangers yet ;

They stared when they were introduced,

On earth they never once had met." *

In fact, the whole atmosphere created, not by an isolated gift which has cost the donor more than actual cash, but by the habit of doles, bounty, and patronage is unhealthy and disturbing and ultimately undermines the foundations of natural human relations and mutual friendship.

An excuse will be sought for in the plea that the exercise of hospitality is a duty performed by the rich with some success. If the hospitality of the rich is ever truly successful it is here again the man, and not his money, that brings this about. Crowds of guests at country houses or

* Turgenieff.

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dinner parties who regard their host and hostess as nothing more than innkeepers or restaurant proprietors are common enough, and it is a well-known expedient for those who are busy "climbing" (and their name is Legion) to use hospitality as a means of getting hold of the "right people." But the small gathering met together in a common interest and mutual regard to enjoy the warming intercourse of friendship does not require the accompaniment of a ten-course dinner nor the surroundings of a vast establishment, and is, happily, as easily within the reach of the poorer sections of the community as of the rich. Money, therefore, does not facilitate or elevate hospitality. It manifestly tends to lower its quality and depreciate its value.

It may be argued further in connection with large establishments and hospitality that certain noble traditions founded on an excusable pride of family or race are to be found attached to the great historic establishments of the nobility. There is no great harm in this sentiment and from the archæological point of view it has a certain attractive interest. But it is too much for the high nobility to expect that they can continue to carry on these traditions throughout all time, preserving the habits and customs of past ages in a world that has changed and will

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continue to change. No one will quarrel with them if they ask that their lineage and family history should be respected, but money will not help them now, and when they consider themselves entitled to administer autocratically their millions in order to preserve their princely dignities, they are asking for privileges which the modern economic State and the growth of democracy are every year showing more and more to be inconsistent with good government and the healthy life of the people. And often by their riches they only succeed in reproducing a somewhat vulgar travesty of the splendour and distinction of their ancestors in bygone ages.

The typical instance we are examining has been described as a landlord who owns villages and keeps his cottages carefully repaired (this, we may note in passing, is not by any means the invariable practice). He dispenses charity to the villagers with open-handed generosity, providing thoughtfully the sack of coals in winter, the occasional pound of tea, the knitted waistcoats for the little boys, the scarves and hoods for the little girls, and what could be more idyllic than to see the children bobbing curtsies and touching their caps to the people from the great house ?

As a matter of fact, this sham feudalism is

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generally upheld more by a love of power and patronage than by kindness of heart. Our landlord is consciously proud of having people directly dependent on him whom he can order according to his will (even at election time), whom he can enrich or impoverish as he judges right, and can remove from his cottages when they do not please him. If the result is spick and span to the eye and he is greeted by smiles of apparent gratitude he feels, and it is difficult to disillusion him, that his methods are successful, and he is induced to believe that his actions are justified and his presence in the community indispensable. But what kind of impression is in reality produced on those who come under his sway? Not gratitude, because they soon begin to regard his gifts as a natural right, and knowing that the squire can easily afford so much, discontent is likely to be roused that he does not give more. Consequently a whole class of people are retained devoid of all the self-reliance and energy which independence alone can give. Without their being aware of it, the yoke of subjection is placed upon them under the guise of beneficent charity, weighing them down, creating in them false habits of cringing subservience, and indefinitely postponing the day of their liberation.

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The landlord is not the elected chief of a village community whom the people can feel to be one of themselves, chosen by them and removable by them. Under such circumstances service is no longer subservience, for congregations of human beings will always seek out their leaders, organisers, managers, or controllers. But this landlord has imposed himself upon them, or is the descendant of one who imposed himself on their fathers, who took, in fact, what was once rightfully theirs, enclosed it or confiscated it. To go no further back than the Enclosure Acts, one can note the irreparable wrongs that were then committed by those who had the political power in their hands. Arthur Young reported in 1801 that "by nineteen Enclosure Acts out of twenty the poor are injured, and in some cases greatly injured." The protests made at the time were practically unheeded by an aristocracy too much absorbed in making its fortune to give a thought to the ruin of the classes that were losing their little inheritance in the common fields or the common waste. We repeat, the landlord has imposed himself upon them; this he can do, and will continue to do, not because he is particularly fitted by special training for the administration of landed property, nor even because he has a strong preference for the

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pursuit of agriculture, but simply and solely because he has money. To state his one qualification for the position he holds is quite sufficient to prove its falseness and absurdity.

In the argument we are following the underlying principle, which might be called the doctrine of human incapacity, or more correctly, perhaps, of human limitations, becomes more evident with regard to the rich man's landed property than his other possessions and investments, especially if we are inclined to believe that the earth's surface and its minerals, by their very nature, like light, air, and water, should be part of the common inheritance of man.

Can an estate of many thousands of acres be developed and cultivated to its fullest extent in every corner under the guidance of one individual, who, even though he may have exceptional knowledge of farming and may use skilled agents, is nevertheless concerned with many other interests which he desires to serve? Are there any of the large estates which can be pointed to as models? Are there not rather many estates that serve as striking instances of the failure of the system? Are there not acres upon acres of land which might be yielding great abundance, real wealth for the nation, which are either badly managed, neglected, left as waste, or kept

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for sporting purposes? There is no need to mention the building land which is often held up by them until the efforts of the local community have increased the value sufficiently to yield them a substantial increment, because this is a source of income and not an object on which they spend money. On agriculture they do spend money, and they ask, in consequence, that the ownership of land should be recognised as "an industry." * They ask, "above all, the right to select the persons to be associated with the proprietor in his cultivation of the soil." † The good landlord who is something of an agriculturist and devotes time and trouble to his property is often in despair at his want of success, which he attributes to the burdens on land, to our fiscal system, or to the incompetence of the agricultural labourer, and he is always declaring his land to be a drain on his wealth rather than a source of income, but never does it cross his mind for an instant that possibly he himself is undertaking a task which is far beyond his powers and that his pretensions are quite unjustifiable.

The co-operation of farmers or small holders working for the quality of what they produce and not for filling their pockets and extending

* Mr. Pretyman, House of Commons, 1909.

† Lord Lansdowne, House of Lords, 14 August, 1907.

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their estates, secure in their independence, acting separately so far as separate action is conducive to good cultivation and co-operating when united action can produce better results, this method, as actually practised in Denmark, for instance, must obviously be superior both for the land and for the people. But the deplorable lack of scientific knowledge, the unprogressive methods of our farmers, the engrained readiness to be controlled by some social superiors, makes the rapid extension of such a system impossible.

In the meanwhile we cannot accept our rich man's plea that as a landlord, even as a good landlord, his expenditure is profitable. It is not that he makes nothing but mistakes ; it is that he cannot give sufficient time and attention to it ; it is that he is by nature incapable—an incapacity which he shares with every other mortal—of deriving from his estate of some thousands of acres all that it could produce. It follows that his action in keeping to himself large tracts of this unique form of property is depriving many of a means of employment and countless hundreds of the enjoyment of the fruits of the land ; it is driving the population from the country districts to overcrowd the towns, add to the number of the unemployed, and swell the volume of crime.

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The land question with all its ramifications is perhaps the most complex and vast of the many subjects that are touched by the responsibility of riches, but it is one that more completely than any other illustrates the argument, and is the best evidence of the limitation of the rich man's powers. In no field of human activity ought it to be tolerated that an entirely unfitted and untrained man should be put at the head of so difficult and highly technical a business as the management of land. When this occurs in commerce the business collapses, but in land management the owner remains doing untold damage and often playing the ridiculous part of a territorial magnate or a petty monarch, to his own hurt and to the hindrance of his subjects. An American writer making a survey of life in England to-day says, "When one hears, and one does hear it on every hand, how poor are Englishmen, one has in this land question some explanation of the secret." *

* Price Collier, *England and the English*.

Chapter V

The rich man's children—His sons' education at school and university—His daughters—Love and marriage—Refinement of the aristocracy—Their alliance with the plutocracy—Smart society—Its general characteristics.

THE natural desire of every man is to do the best he can for his children, and in this respect the rich man feels that his money is of special advantage to him. But are healthy upbringing and good education superior in quality if they are expensive? The whole trouble with regard to these children is comprised in the fact that they know they are going to have money, so that from the earliest age they accept their elevation from the common herd as a matter of course, and assume the easy assurance and authoritative manner which always characterises them. Their childhood they spend guarded by servants, nurses, governesses, and tutors, often without coming much into personal contact with their parents or deriving any benefits from parental care and affection, the strongest of all the variety of influences in a man's life; they also have a more or less general consciousness

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that anything they want can be had for the asking. The boys are sent to public schools, where there are many others in a like position, and where the expense of education is greater than in other schools, and its quality rather inferior. Here they are given a vague notion of ancient Jews, Egyptians, Greeks, and Romans, and of England in the Middle Ages. But nothing is taught them of contemporary history, of English literature, or of how their own country is governed to-day, nor is a moment found during those early years for a preliminary study of political economy or some elementary exposition of industrial and social problems, though such exposition would be invaluable, if only to impress on young and acquisitive minds the fact that such problems exist. In short, the world they are living in is never explained to them. And, whatever they may learn, from start to finish they are assiduously kept in a groove where their own class is represented to them as the predominating and important section of the community, which may expect service but need not render it.

To do schoolboys justice, however, they cannot be accused of being snobs. They care nothing for rank or riches. They have their own particular standard of judging who is "a good

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chap " and who is not, and on the whole their verdict is shrewd and not unfair. They are apt to be over-severe against breaches of their particular code, and they are very suspicious of any signs of originality. It is in this direction that they make many serious mistakes. But that a boy has a title is a matter of complete indifference to them, or whether or not he be the son of very rich parents is a matter about which they would not think it worth while to inquire. No distinctions are made ; the sons of the rich mix with their school-fellows without being conscious of occupying any special position, and their school-fellows accept them without even knowing they are the sons of the rich. The harm they do quite unconsciously is not of an obvious kind, and its very subtilty prevents it from being recognised. They themselves know what the future has in store for them, and it necessarily affects their attitude towards school work and general intellectual training for after life. They are callous and indifferent as to education, regarding it not as an essential preparation for their life's work, but as a tedious exercise which has to be gone through, and in which they are assisted by the natural curiosity of youth and an instinctive dislike of ignorance. If they are popular this view, accompanied by a certain

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amount of swagger and a preference for and often a proficiency in games and sport, gives them a position which is distinctly attractive to the boy mind, and their influence spreads very rapidly among those who in after life have got to work for their livelihood. In those schools where there is no disturbing element emanating from the presence of rich leisured boys the standard of efficient work—not estimated by the measure of worldly success which titles and position afford—will be found to be higher than in the few schools which lay themselves out to receive this class of boy. It is not to be inferred that the rich man's son never has sufficient ability and, indeed, industry to distinguish himself in the intellectual field. But it is the influence and example of those who have been brought up from their earliest childhood knowing that they have not to work in order to live, that creates an atmosphere which must be unfavourable to the training of boys for whom life is not to be one prolonged holiday.

At the university the superiority of the position of richer boys is first acknowledged. They are free to spend their money and make the display, in one direction or another, which is to distinguish them from their fellows for the rest of their lives, and recruits for their band of toadies and tuft-hunters begin to enlist. Should

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they not be completely independent the question of the choice of a profession has to be discussed, and is almost invariably regarded purely from the monetary point of view of pay and salary. Many either enter professions which they allow to occupy very little of their time or have no profession at all, and their incomes preclude them from deriving any of the unquestionable advantages of professional training and discipline, without which no man can be expected to cultivate the talents he may possess, or acquire knowledge and experience which might make him a useful associate in the general activity of the community he lives in. We will not enlarge on the sort of life they lead—the unrelieved pursuit of enjoyment, the London season, the country house parties, the race meetings, the shooting and hunting, the visit to the Continental watering-place to recover from the fatigues before starting again, and so on and so on. It is sufficient to know that they contribute as little as possible to and extract as much as they can from the general fund of national wealth.

The girls meanwhile receive hardly any real education at all, except in the knowledge of the little world which they are taught to believe is the whole world, and within the walls of which they are probably destined to spend the re-

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mainder of their days. The moment of "coming out" is held before them as the one thing to look forward to. And when the longed-for day arrives, it is only the signal for the commencement of an exhausting round of pleasures sanctioned by their society and represented to them as being the one absorbing business of life. It is only charitable to accuse them of being uneducated, otherwise it would be hard to explain psychologically the attitude of mind, of cheerful acceptance of the fate in store for them instead of rebellion against it. If, in rare cases, they attempt to follow a line of their own and join the professional class, every conceivable obstacle is put in their way, and the prejudice against work which is not the business of "a lady" is generally strong enough to drive them back into the smooth groove of leisure. Not infrequently this fatal obligatory idleness crushes the spirit out of them.

In later years love and marriage, difficult enough problems for anyone, have additional snares and pitfalls for the children of the rich. It is true that the rich man can marry the penniless girl to whom he is devoted, and the rich girl can accept the man who is struggling for a living. But the far more frequent occurrence is for the rich girl to be captured by the man who

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wants her money, and for the rich man to be entrapped by the ambitious mother who wants his wealth for her daughter. Not even experience teaches. Instances could be given of women who have married for money, and though every page of their life has taught them the folly of this irreparable step, yet they refuse to learn.

They spend their later life in arranging marriages at all costs with rich men for their daughters, placing insurmountable obstacles in their way if they attempt marriages on moderate means, which must entail their dropping out from the ranks of the select. So it is that here again money, far from assisting, impedes and even stifles the natural preferences of human affections, and the average of unfortunate and disastrous unions is far higher among the rich than in any other class. Some people are apt to believe that the society scandals which afford so much material for newspaper reports and gossip give an unfair impression of the frequency of these disasters, which they maintain arise just as often in other classes of society, but are not as widely reported. This is not the case. In the middle and lower professional classes, where marriages have been contracted by parties free to exercise their natural choice and where lives are filled with work and occupation, scandals of this

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description are very rare. It is in the class where, as we have shown, the power to select is restricted and distorted, where life itself deteriorates into prolonged idleness and self-indulgence and the natural obligations of motherhood are disregarded and shirked, and it is also at the very bottom of the scale, where vice and degradation produced by want engender brutality, where, in fact, there is too much and where there is too little, in the scum and in the sediment, that married life becomes most frequently intolerable.

A critic may now begin to insist that it is all very well to condemn the large servile establishments, futile luxuries, defective education, and foolish marriages as the outcome of riches, but that, taking them as a whole, the class that have the assured possession of wealth are superior in the refinements of mind and body to the lower classes, and that as you go higher in the scale of society the proportion of mental and physical excellence gradually increases.

The very use of the words high and low shows how completely the money standard is accepted sociologically. If you have money you are high-class, if you have not money you are low-class. Though poverty may militate against refinement, have riches anything to do with it? The two principal effects that riches exercise on character

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are either to weaken it into effeteness or debase it into coarseness. Our aristocracy, for instance, so long as they were occupied with fighting or with the responsibilities of government—so long, in fact, as they had some business of their own—preserved a certain distinction, and by a careful process of selection and intermarriage, avoided any coarsening of their breed. This, for a time, may have endowed them with a certain high average of refinement of manner and tastes. But when by the changes in our system of government, and later by the rise of democracy, that is the great mass of the people awakening to a consciousness of their own existence, the aristocracy became more and more cut off from national services and had recourse to leisured lives of unemployment and pleasure, the characteristics of effeteness and what the French call *fin de race* began to show themselves. In many cases downright impoverishment overtook those who had squandered their incomes on unprofitable amusement and stupid dissipation, till at last they seem to have come to a determination to rehabilitate their position and reinforce their caste by means of commercial and American money.

The plutocracy gained ground immensely by the absorption in its ranks of ancient families and long genealogies, and the aristocracy became

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increasingly tainted with commonness, losing its distinction and substituting for it ostentation, vulgarity, and the appreciation of money for its own sake. They derived no advantage physiologically in the shape of health and vigour which any alliance with the poorer class might have given them.

So far from anything in all this indicating that money produces refinement, the exact opposite is proved. That a full competence enables a man to appreciate the refinements of life is, after all, what we are doing our best to show; but riches—that is to say, anything beyond the competence—can only act as a fatal impediment even to this.

Whatever refinement there may be in the upper classes is only a survival, an element that is not being preserved, but is rapidly waning. Their general disposition and influence is a source of anxiety to many who are watching the signs of the times with attention. A recent article in the *National Review* sounded a grave note of warning. "Inherited vitality of race," said the writer, "which upper-class women still preserve until they dissipate it in keeping up with the procession, is frittered away by parental irresponsibility, often commencing before birth, and by the ever-increasing excitement, restlessness, and

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luxury of our generation. . . . Greed of money is unblushing, and perhaps most shameless amongst mothers and daughters. . . . Plutocracy and vanity are in possession." Out of such poor stuff, he concludes, no man of character or ability can come forward in public life.

Another significant result of the kind of life of continual excitement, constant change, combined with sensuous ease, led by these people, is the noticeably declining birth-rate among those who are well off.

It is not worth while here to enter into a diatribe against the habits and customs, the fashions and fancies, of what is known as Smart Society, which is the general aggregate of people of affluence ; or attempt to describe the various sets, the life struggle for those in one grade to lift themselves into what they think a higher and smarter grade ; the necessary qualifications to enter this society ; the wild and ceaseless hunger for excitement and amusement which prevents any time being allowed for reflection, reading, or even ordered thought ; the cynical and inane quality of the intercourse ; the endless gossip ; the contempt for anything that is considered dowdy ; the accepted low level of morality and network of irregular relationships ; the snobbishness, the artificiality, the want of education ;

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in fact, all the low standard of living down to which any set of human beings is bound to fall if the key-note of their existence is idleness and the foundation of their position is money. They are frightened of thought because it might plunge them into desperation, they are frightened of knowledge because it might dispel their dearest illusions, they are frightened of work because it might reveal their incompetence, they are frightened of progress because it may shatter their citadel.

One would have imagined that the so-called sporting instinct which we are so proud of nurturing in our public schools and the spirit of fair play would have made men ashamed to continue to lead lives solely and systematically devoted to extravagance and selfish enjoyment while so many of their fellow-men are condemned to the dismal existence of toil and squalor, even if they refused to admit that the one influenced the other. There are, of course, people in this society who endeavour, more or less successfully, to stand up against the drift of fashion and are conscious of the falseness of their privileged position, but they are exceptional. It appears to be impossible for the very great majority to get the delusion out of their heads that, by pensions and doles, and charities and patronage, and pre-

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sents of game and subscriptions, and the employment of people in senseless occupations, they are doing all that can be expected of them to help "the lower orders."

If in all this luxury there were some trace of splendour or magnificence, if art, literature, or music were generously patronised, and beauty and good taste appreciated, some slight justification or excuse for it might be found. The rich magnates of Renaissance Italy or eighteenth-century France had, on the whole, a favourable though capricious influence on art and literature. But the rich magnates of twentieth-century England are chiefly noted for the deplorable vulgarity of their taste and their ignorance of the best works in painting, literature, and music. At the best, some few of them are collectors, and if ever they seek the advice of experts to establish some permanent method for the encouragement of the arts, too often their motive is not any profound reverence for artistic beauty, but the spurious fame or titular distinctions they can gain by this means. The private collections they form are rarely exhibited, and being withheld from the public view and from popular appreciation, the true function of these great works of art is almost nullified.

[Taking it as a whole, the manner of living of

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this set of people would not be worth a moment's attention were it not that human beings are being sacrificed and talents and capacity prostituted, and that the example set by these few is assiduously studied and followed by a large section of the population who aspire to associate with those of higher rank and greater wealth.]

[So it is that special notice is taken of all they do ; the limelight is turned full upon them, and nothing can surpass the servility of that section of the public press that recounts the doings of these parasites, describing with intense solemnity their entertainments and their hunting and shooting exploits, and giving embarrassingly intimate episodes from their private lives for public consumption. By publishing broadcast these alluring pictures it attempts to glorify their profitless and empty existence.]

[From time to time, in sheer exasperation at the senselessness of it all, men come forward and inveigh against society life ; but not only does this not make the very smallest impression, but the objects of their invective enjoy abuse and thrive on the advertisement it gives them.]

The life of this society represents the outward and visible expression of all the various contributory elements we have been trying to analyse ; it has, therefore, been necessary to

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allude to it in order to give some general notion of the way many of the rich live. And it is done in no cavilling or pharisaical spirit, but with the keen desire to expose a state of social corruption which can only be corrected in the long run by being brought fully into the light. [The beauty, the smartness, and the brilliancy on the surface, like the flowers and lights and jewels of their entertainments, produce an attractive glamour and present an alluring picture for those who cannot see further behind the scenes, and form one of the chief inducements for money-making and for continuing the fight for material gain.]

Chapter VI

The rich man as a business man—The conduct of a successful business—Money-making the incentive—Money no measure of merit or worth in men—Or in works of art—Financiers—The power of money—Imperialism—Political power—Experiments of millionaires—Gifts—Money administered by corporations or the State.

SO far the type chosen has been that of an aristocratic landed proprietor. But aristocrats and landowners are not all rich men, nor are all rich men aristocrats or landed proprietors. A large proportion are business men who have made or are making their fortunes through some commercial undertaking or from successful speculations. Once the business man has succeeded he is pretty sure to buy an estate, but there are many rich men who do not claim to be engaged in the "industry" of land proprietorship. In the argument we have to meet here it is claimed for money that it is the mainspring of initiative and enterprise in commerce, and is the just reward of skilful management and business ability.

But before proceeding let us remember once



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more the main premises of our contention. It may be as undesirable as it is impracticable to eliminate the undoubted incentive which the desire for more money creates. But it can be curbed before it reaches an exaggerated extreme, and it can be rationalised once people understand that great riches are no real reward, only mean excessive burden, do not minister to human happiness, and impose a responsibility which no living being is capable of discharging.

In the commercial world it is evident enough that the money-making ideal is far stronger and predominates over the ideal of securing perfection in production, which implies a proud ambition to produce the best goods under the best possible conditions. [In the conflict between these two ideals is precisely where the danger lies. Tricks such as extensive and sensational advertisement and unscrupulous pushing are, as we all know, more favoured than the slower, more laborious, and less certain expedients of continually improving the methods of production and conditions of labour.] Many a fortune has been made in the vast expansion of a concern far beyond its intrinsic merits simply by means of advertisement. The incentive in such a case is solely money-making. The talents required are those of an inferior order, such as astute business capacity

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and cunning. So far, therefore, as money-making is the ideal, it is neither to the advantage of the business nor to the advantage of the community, who are the consumers of whatever commodity the business turns out, any more than it is to the ultimate advantage, as already shown, of the man who enriches himself. The ambition of heads of firms to enrich themselves personally constitutes, in fact, the chief deterrent to permanently successful commercial enterprise. A further step is made in the wrong direction when the founder of a thriving business, having made his fortune and established the reputation of his firm, has his son or successor educated at a public school and university, where he may learn the manners and customs of the leisured classes. The result is that when the successor, who has not received a special technical business training and is therefore quite unfitted to keep abreast of the acute competition which he finds in the commercial world around him, takes over the business, it rapidly deteriorates, in spite of the abortive efforts of the new head, who probably thinks that by mere expenditure of money the situation can be saved. In instances such as these no defence can be made for the accumulation of capital in the hands of individuals. But let us take a better type.

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A man by his energy and industry creates a successful business. As his fortune grows he makes no difference in his private life beyond that which his increasing obligations absolutely necessitate. He judiciously sinks the greater part of his profits in his business in order to improve it continually in all its branches. He makes his son or successor go through the mill, educating him himself technically in every process connected with the work so that in his turn he will be thoroughly fitted to conduct the concern in the same progressive spirit. This case, where a man has resisted the temptation of taking full personal advantage of his riches to, what is called, "lift" himself into another sphere of society and consort with a different and, of course, we must say "higher" class, is not common. He has, so to speak, identified himself with his work, absorbed himself in its continuous efficiency, and, in fact, very properly treats his wealth as a trust created by those who are working for him and also by those who are consuming his produce, and he therefore returns it to them in the shape of more favourable conditions for his workers and improvements in machinery and methods of production, which permit a better and cheaper article to be delivered to the consumer. The danger in this is not connected with the conduct of the man

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himself, but it lies in the fact that this admirable manner of conducting the business and dealing with the profits depends solely on the one individual will. There is no security or guarantee that his successor will see fit to behave in the same way. The money, being in individual hands, will sooner or later fall into the less worthy grasp of a man whose interest in the business is insignificant compared with his desire to cut a figure of importance by means of his riches. Our ideal manufacturer is not treating the money or spending it as if it were his own. But nevertheless it is his own to dispose of, and he will leave his large profits to a successor on whose whim and fancy the responsibility of their administration again rests.

There is no reason why he should not raise himself into another plane and, after resigning the management of his business to other hands, extend his activities in another direction and achieve further success. For the few, however, who by force of character and exceptional ability are able to rise to the level of their new circumstances, there are many more who, simply taking advantage of their riches, abandon one form of activity, which was useful and in which they excelled, for the sake of associating themselves with a leisured, ease-loving, arid society to which

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they do not naturally belong and which they had been wiser to avoid. There are many men who can stand up against adversity, but it requires a character of great depth and force to keep its balance against success.

Acknowledged worldly success for which full credit is given publicly is not necessarily achieved by the exercise of superior intellectual or business ability, but can be obtained, just as titles and honours, by the judicious expenditure of money. It naturally appeals strongly to people who like appreciation and applause, and after all, who does not? But the worth of a man can no more be estimated by his money value than the worth of an article. The doctor who charges a high fee is not *ipso facto* a good doctor, but many of them are astute enough to see that by raising their fee they can enhance their reputation, so easily gullible do they know their rich patients to be. The same with lawyers, who trade on the folly of those who can afford the luxury of litigation. This expensive system reacts upon the administration of justice, because it means that in the majority of cases it is only the rich who can secure the best legal skill for their defence in the courts. Thus even our boasted equality before the law is not immune from this universal disease. In the scientific and creative world great

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achievements receive next to no recompense and often only very tardy recognition. Great services and great merit have no price : a gift of money is no reward for the man who has experienced the inestimable satisfaction of real achievement unless it is to prevent his falling into penury.

Public opinion is quite unable to judge true merit, so high fees, huge salaries, grants, and fabulous prices are reserved for those beings and those things to which fashion and popular clamour point at the moment. An Italian old master which fifty years ago could be bought for fifty pounds or so will now fetch as many hundreds or even thousands. A mezzotint which a few years back cost a trifling sum can now be sold for fifty times the amount. So it is with all *objets d'art*, plate, or furniture. The price does not represent value nor demand, but the passing fancy of rich collectors who set the fashion of the day which they and the dealers create among themselves without reference to artistic merit or good taste, or even popular appreciation. By the fabulous prices which nowadays are asked and given some estimate can be made of the resources of those who have got these vast sums to play with. So that even in the purchase of works of art, which need not be classed as luxuries, for

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they can be in the highest sense remunerative, an ever-increasing amount of money is absolutely wasted in speculation and gambling.

To maintain the supremacy of money as a standard, as a test, as a reward, and as an incentive, we have a whole body of professions exclusively devoted to the making of it for themselves and for us without our having the exertion of working for it. And yet they and their army of clerks have to slave in their offices, lending, borrowing, broking, speculating, gambling, company-promoting, constructing syndicates, creating trusts and combines, occupied with all the complicated and involved tricks of a trade which of all trades is the most tricky. They must not be too nice or too scrupulous. They must suppress any inclination they might naturally have to be sensitive or particular. They are occupied largely in trying secretly to get the better of someone else or sometimes in manipulations of a dubious, or perhaps we ought to say mysterious nature, and their profession, which is avowedly and exclusively to make money at all costs, must of necessity cast some blight on their lives and characters.

An increasingly large share of the wealth of the modern world falls into the hands of stock-brokers, company-promoters, and other financiers,

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who are the high priests of money. Such is their power in controlling the money market, manipulating prices, and directing gambling operations on the stock exchange that they gradually come to occupy the place of government not only in the world of finance, but in the industrial world and even to some extent in the world of politics. The large body of ordinary investors and speculators are completely at their mercy, for only a very few can pretend to master or follow the intricacies of this highly elaborated system which the large financiers have set up like a huge web to catch all contributions coming from the investments and savings of the general public. But the general business of private finance is the immediate concern of every man, and it is certainly the subject about which most people think they know something and many people know a good deal. Mystery pervades it. A man will tell you his professional experiences, he will even confide to you his domestic cares and his moral delinquencies, his religious views he is ready to lay bare before you. But on his financial affairs he will be silent, and no one would dream of committing the indiscretion of questioning him on so delicate and sacred a topic. Little or nothing is known of how a man comes by his money. The industry or ability he has displayed in making his

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fortune is not what is admired, but his actual riches. It never occurs to people to inquire if or how a man has earned his money, all they want to know is if he has actually got it.

[Setting aside self-indulgence, the chief pleasure of riches is said to be the enjoyment of the power they give. This power, which we are trying to prove is only a power for harm, is associated with a sense of individual superiority. Whether in charity, philanthropy, patronage, or investment producing further gain, the predominant experience for the individual is personal triumph. It is not unjust to condemn the appreciation of power such as this as a low form of pleasure not only for its pure selfishness, but because triumph in this connection implies control of other individuals and power to gain advantage at their cost. It is a form of self-glorification and exultation which simply means that to have wealth is to have the whip hand.]

No one hopes for or expects complete repression of self, but in any corporate action for a common object, where there is a certain necessary self-repression, the satisfaction to the individual is unquestionably higher and purer. At any rate, the idealisation of a personal pre-eminence and ascendancy which is supported on the clay feet of material possessions is idolatry of the most dangerous type.

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There is, moreover, attached to the possession of wealth another sort of power which is even more dangerous from the public and national point of view, but which is valued and appreciated even by those who recognise that sheer hedonism defeats its own object. It is the pressure which capital can bring to bear on the machinery of government. Private commercial interests can translate themselves into political influence both in particular constituencies and nationally through propaganda and the Press. They can foster the Imperialist spirit, which may mean the acquisition of more territory and the opening out of fresh markets for the investment of their capital. Meanwhile these enthusiastic Imperialists can pose as patriots, although the further filling of their pockets, and not the nation's honour, is their objective. "The economic root of Imperialism," says a modern economist,* "is the desire of strong organised industrial and financial interests to secure and develop at the public expense and by the public force private markets for their surplus goods and their surplus capital. War, militarism, and a spirited foreign policy are the necessary means to this end."

Imperialism, which depends on rousing the pugnacious and combative instincts latent in any

* J. A. Hobson, *Imperialism*.

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people by exaggerating international differences and jealousies, is the national expression, under the guise of patriotism, of the desire for gain, territorial aggrandisement, profit and enrichment. It represents everything, in fact, that corresponds to the love of money-making in the individual. There is money even to be got out of arming your enemies, and there is no squeamishness shown about investing money in this way.

Although bribery can influence votes and a few constituencies can still be bought, the necessity of being a man of means in order to be admitted into active political life is happily a thing of the past. On the other hand, the influence of the capitalist press, run as it is now, chiefly as a financial speculation, has in later days grown to be a grave national peril. The power here exercised is of a very distinct and far-reaching description. The ambitions of capitalism and the demands of shareholders are interpreted as the will of the people, and the worst instincts of aggressive arrogance are traded upon to produce at the proper moment the scare or outburst of jingoism ; at the same time, " popular " protests can be artificially engineered to stand against any movement which is likely to interfere with the ambitions of the wealthy.

Money, therefore, does mean power, but power

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of a pernicious description, "that of brute force, the power of the bludgeon and the bayonet and of the bribed press, tongue, and pen." *

Having discussed worldliness, vanity, and self-indulgence as well as commercial enterprise and speculation, we must get to close quarters with an aspect of the problem which at first sight might seem to be an exception to our general condemnation of riches. What is the real effect of money spent by millionaires on philanthropic, scientific, or social experiments, and even educational endowments? Are we justified in hailing them as wholly and unquestionably beneficent?

That they should spend their money this way instead of on themselves must be acknowledged at once as preferable and as a step in a better direction. They gain immense applause from the world by their deeds, although, of course, no sacrifice whatever is involved. It is greatly to their credit that their intelligence should prompt them to attempt to benefit their fellows by a national and scientific exploration of new ground which may eventually lead to some permanent benefit to the human race. But while granting unreservedly the purity of their motives, we shall by a more exact examination of the nature, scope, and consequences of their action come to

* William Cobbett, *Advice to Young Men*.

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the following conclusions which amount to objections :

(1) The choice of the particular experiment and the decision as to whether it shall be embarked on at all rests with one individual will. The source of action therefore being an uncertain quantity which cannot be depended upon, this method of initiating works for the public benefit is incapable of being organised, controlled, or even relied upon. Indeed, millionaires are apt to be like spoilt children unless they can have the satisfaction of complete control over their exploits.

(2) The experiment selected may not be a wise one or in conformity with the ideals of real betterment, even though for a time it may receive the formal sanction of popular approval.

(3) Even if the experiment is admittedly useful and beneficial, it has a strong tendency to encourage us, who constitute the community as a whole, to think that as there are rich men who are sufficiently enterprising and public-spirited to undertake these schemes and works of general utility, it is unnecessary to organise corporate effort, to establish them ourselves. Moreover, there is limit of productivity in private enterprise.

(4) There are social schemes carefully conceived and elaborately worked out which fail because

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the very security of certain financial help and support has the effect of weakening initiative, choking enterprise, and preventing the growth of the just pride and self-reliance which individuals or bodies of individuals can only develop in an independent struggle with the chances and changes of their natural environment. Those who are supposed to benefit by the scheme are in fact, oppressed by the shadow of the heavy arm of the financial subsidy which dominates the whole situation. This may be unreasonable, but it is quite natural, and it shows that money poured out by one hand clogs the machinery of commercial and industrial life, falls, so to speak, into clots and cannot spread itself effectively as a lubricant into the many narrow and unseen corners of the domestic, municipal, or rural life and activities of the people.

(5) Lastly, or it should have been said, primarily, the paramount objection is that any good that may come from the particular scheme or experiment is completely outweighed by the wrong that has been perpetrated and the injury that has been inflicted, in countless ways and in numberless directions, by the withdrawal from healthy circulation and the accumulation of the very riches a part of which is now being returned to the community in this doubtful form.

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It would be ungenerous to deny that great care and forethought have been exercised by the millionaires who have determined to devote a large part of their wealth to some great religious, social, scientific, or artistic cause. Distinct benefits have accrued from their action. But emphatically this does not mean that surplus wealth in individual hands can be used profitably. It means that human ingenuity, intelligence, and generous feeling can to some small extent mitigate in one direction the constant and pressing evils which the accumulation of riches has caused and is causing in a vastly more extensive way.

Another example about which some doubt might be expressed is that of a man struggling with his family on an income well below the limit, unable to develop his capacities and lead a decently useful life because of the constant pinch of want. Will not a gift of money which secures him a competence without affluence, frees his energies for higher work, and liberates him from the sordid and painful trials of poverty, will not such a gift be an unqualified advantage to him, and will not, therefore, the giver of that money be an exception to the axiom that superfluous wealth cannot be well spent?

The gift and its acceptance are not the only determining factors in the problem. If such a

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case is quite fairly stated, it shows that the donor was not giving part of his superfluous wealth, taking the definition of superfluous which has already been given. He is giving something which, as it turns out, he personally has the capacity to give in a profitable and fruitful manner, and which perhaps involves a certain amount of sacrifice on his part. This money therefore constitutes part of his competence and the gift is justifiable. But this can only be admitted to a very restricted extent. He must use the utmost discretion not to give too much, otherwise he will overstep the mark of prudence. He may be encouraged to make this gift too frequently and less discriminatingly. In short, the number of such cases, where the recipient is unmistakably benefited by an isolated gift of money, are very exceptional. If we are presupposing that our donor has money to play with and that his gift is made out of his superfluity, in this case, as in that of the millionaire's experiment, his balance is on the wrong side, and more harm is being done by the retention of his surplus than good is done by his small, spasmodic endeavours at charitable help and subsidy; even though now and then they may be perfectly well directed.

Capital entrusted to companies, corporations, municipalities, or in the possession of the State,

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need not, from the bare fact of its being held conjointly by a number of people, be expended in a wise way or on remunerative works. But there is a very much better chance of its being well spent in the long run, where there is practically unlimited capacity in the joint efforts and united talents of a number of people, where there is disinterested control, and where that control is itself far from supreme, being subject to the direct supervision of electors or of the general community. Remonstrance, appeal, or protest in this case is always possible and effectual, but when an individual is the only dispenser of the funds, he is the sole arbiter and judge, has complete and despotic power, and is not answerable to any superior authority.

Further it cannot be seriously controverted that money, circulating in small sums in the hands of the mass of the people and devoted for the most part to the purchase of the necessities of life, is infinitely more conducive to productive expenditure than money hoarded in large quantities to be administered by a small class for their own advantage.

Chapter VII

The deceptive process of the growth of riches—The relaxation of effort—The love of ease—The power of convention—The disadvantages of abundance—Surfeit—Difficulties in a rich man's life—Waste of talent and capacity—England as a nation deeply infected with the belief in money.

[THERE is no more misleading and deceptive process than the gradual growth of riches. As a man's income increases, fresh obligations arise which have all the appearance of necessities, and in satisfying these a still further crop springs up, demands his attention, and occupies more of his time. Little by little his standard changes ; stage by stage, almost imperceptibly, what he once regarded as a pure luxury becomes to him an imperative necessity, and all unconscious, he spends his energy in the struggle to keep himself on a level with those among whom he desires to be classed.]

[This is all very well with people whose means range above the limit, but when we reach those who are on the border line, when we come to the ranks of those whose existence is overshadowed by the constant and wearing anxiety as to whether

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their small incomes will go far enough, there is an element of profound tragedy in their efforts to keep up appearances and to maintain an outward show of having money while necessities, unseen but very pressing, are sacrificed—the service of doctors and nurses in illness very likely denied, and all the small accessories that go to make life in the home pleasanter cut off. We are not aware of the large number of people thus situated, because their brave attempts to delude us are often successful. Those we know of have perhaps seen better days, being through no fault of their own thrown into penury, and they may be making pathetic and painful endeavours to keep up a show not, indeed, of affluence, but, anyhow, of respectability. As a writer* recently said with great truth : “ There is little sympathy felt in the world of rhetoric for the silent sufferings of the genteel poor, yet there is no class that deserves a more charitable commiseration.” Their incomes may not be in themselves excessively small, but the expense of conforming to the various little conventions to which they have been accustomed and the strain of trying to keep up to a level slightly above their natural standard eat away too much of their meagre store. Their gentility has softened them, or their middle-class

* E. Gosse, *Father and Son*.

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respectability prevents them from openly ranking themselves among the poor. They know, too, that a change in circumstances may deprive them of their former "friends."

The miseries of debt and bankruptcy may often be the outcome of an extravagant or profligate disposition, and need not be directly connected with an excess or deficiency of means. But this solicitude to obey the rigid, conventional, and universally accepted measure for classing the community according to their incomes, this horror of dropping in the scale, is responsible for much suffering and secret despair, especially among women who have not been trained to work and find themselves turned adrift on the world with a bare pittance.

[Higher in the scale, where there is an ample competence, the amount spent on appearances is frequently unreasonably excessive. The craving to associate with people who are richer and the fear of being thought badly off, knowing that that is the equivalent of becoming socially a pariah, produces a serious deficiency in the more important needs of life, bitterness at the hardness of fate, stinting, useless saving, and sometimes eventual impoverishment and ruin.]

But without having actually to face catastrophe, these people, simply by the injudicious

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and ill-managed administration of what they have got, cannot live the full and decent lives their circumstances allow them. This is true of a very large well-to-do class who cry out for more money while they are spending too large a portion of what they have in things which, for them, are unnecessary extravagances, but which they cling to as indispensable.

They are probably slackening their exertions in directions where they would be all the better for a little extra stimulant in the shape of trouble and effort. The constant easy satisfaction of their small requirements has an enervating and weakening effect on their character, and there is neither charm nor adventure in their lives, for there is a point when satisfaction almost suffocates. Human nature is so constituted that energy increases in proportion as it is used. The more a man has to do, the more he wants to do, the more he can do. All kinds of insignificant little daily efforts keep the machine perpetually in motion and in order, ready and alert for more work, and the spirit of disinclination is shut out. Relax those efforts, augment sensuous comforts, and the machine will require starting and re-starting, with a continual extra spurt and additional exertion. The spirit of disinclination insinuates itself, and indolence and apathy creep

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in. It has been shown in the animal world that the spoilt and carefully combed and washed pet is far less intelligent than the animal who has to look after himself, scratch his own fleas, and lick the dirt off his paws. We are under the impression that if we can get rid of the various irritations of daily life, which are our fleas, the time spent in scratching will be devoted to work of a higher order more in conformity with our powers. But, given the time, somehow we do not manage to do the extra work. The ambition of every man who acquires more money is not to increase the field of personal activity, but, on the contrary, to restrict it. The natural tendency is towards ease rather than action. But as soon as men find out that ease begets indifference and indolence amounting to atrophy, and leading at last to a cessation of the ordinary powers of enjoyment, and that action is a spur to the faculties, making them more alive, more sensitive, and more susceptible to enthusiasm and appreciation, they will be on their guard against the snares and wiles that beset the path of everyone who makes a special business of smoothing away all the roughness in his domestic and social surroundings.

Spending money to save oneself trouble often produces trouble and worry of a different and

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very likely more vexatious kind, and at the same time reduces by that much the good effects on the character produced by a certain amount of bracing discipline and general tightening of the reins of conduct. Precisely in the same way as reducing hygienic or physical exercise diminishes muscular efficiency. The recurring sense of accomplishment, however trivial and apparently insignificant that accomplishment may be, is invigorating to the nature and of enduring value. As Carlyle says in one of his letters to his future wife : " Let us not despond in the life of honourable toil which lies before us. Do you not think that when you on one side of our household shall have faithfully gone through your housewife's duties, and I on the other shall have written my allotted pages, we shall meet over our frugal meal with far happier and prouder hearts than thousands that are not blessed with any duty and whose agony is the bitterest of all, ' the agony of a too easy bed ' ? "

It is too much to ask that everyone should at once recognise what sort of expenditure will really be repaying and fill their lives with genuine happiness and what is only empty, disappointing, and superfluous. But they are wrong when they suppose, as they so often do, that they are suffering from want of money ; and they are wrong

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in believing that more money will cure their discontent. The problem for them is more than half solved once they come to realise that they are showing themselves to be incapable of the responsibility they already possess, and that more money would only mean an increase of responsibilities without any fresh acquisition of knowledge as to how to discharge them. All around them they observe an implicit obedience in small matters as well as great to what we may call the law of gain. They join in obeying this law, which is nothing more than an artificial convention of an ill-organised society.

The word convention has frequently been used, for it best describes the fixed authority for conduct and ethics which has been set up by the tacit consensus of public opinion, and which people accept and obey without inquiry. This force—for it amounts to a force—drives the great body of uneducated, under-educated, and ill-educated people, who never stop to inquire or investigate. If a stick is put across a gap in a hedge and a flock of sheep is driven through, the first few sheep will jump the stick, and then, even after the stick has been removed, the rest of the flock will all jump when they come to the gap, and not one will stop to see if there is any reason or necessity for the jump. So it is with human

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beings, who find it easier to do as others do rather than take the trouble to exercise any separate powers of discrimination which might convince them of the necessity of striking out a different line of their own. One line of conduct may suit a large number of individuals, but it is inconceivable that it should suit all, and there is a great revivification of the faculties in a man when he first realises that what may be right for others need not be right for him.

A lady once remarked, with a sigh, while arranging her drawing-room, "One must have a silver table," meaning that a small table on which could be displayed various gimcracks of silver was a necessity of fashion in the disposition of drawing-room furniture. If she had said, "I won't have a silver table," or, "I'm going to have twenty silver tables," she would have been an exceptional and original being exercising an independent judgment at the risk of being thought eccentric. [But her only desire, and the only desire of the majority of her fellows, is to conform.]

Another cause of mischief is that most people have their eyes turned towards those who are better off than they are themselves, and they continually and instinctively make mental comparisons which serve only to increase their longing.

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[Seldom do they turn their eyes to the millions who are less fortunate in the way of wealth and make comparisons in that direction, else they might come to the unpleasant conclusion that they have themselves already more than enough, and perhaps too much.] To live simply they foolishly suspect means something disagreeable, unattractive, tedious, and arduous; whereas if they only gave it a trial, they might find that the very simplification of their manner of living would set free their energies and attract them to new and absorbing interests, and a kind of happiness might become theirs which far surpasses in intensity the greatest pleasures wealth ever bought, and which, instead of being transitory and ephemeral, is lasting.

“The superior worth of simplicity of life,” says J. S. Mill, “the enervating and demoralising effect of the trammels and hypocrisies of artificial society, are ideas which have never been entirely absent from cultivated minds since Rousseau wrote; and they will in time produce their effect, though at present needing to be asserted as much as ever, and to be asserted by deeds, for words on this subject have nearly exhausted their power.”

Asceticism, pedantry, intentional unconventionality, and the affected “simple life” have

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all served to damage the force of the arguments in favour of plain living ; and it is often supposed that it is jealousy of the rich that causes the occasional outbursts against luxury. But anyone who can watch for a moment and analyse social phenomena will very soon come to the conclusion that there is nothing in the lives of the rich of which anyone need be envious. Millionaires themselves are the first to admit that their money brings them no happiness. The confession has been made by one of them that the very fact of being able without the least difficulty to satisfy his smallest or his largest fancies was in itself the very antithesis of pleasure. He had learnt that the continuous craving to satisfy human wants, far from being a misfortune, constituted an intrinsic element in the production of happiness. The hope perhaps long deferred, that some particular want might eventually be satisfied was a treasure he had for ever lost the power to appreciate. It is delay, and not immediate satisfaction, that enhances the value of acquisition. "Millionaires who laugh are rare," says Andrew Carnegie.

Superabundance, surfeit, the cloying sweetness of excess, the consequent lack of restraint and reserve must encourage the development of moral sickness, nausea, and intellectual inertia. In all

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professions, arts, trades, and crafts the fixing of a limit within which to operate is the secret of the attainment of a high quality of work because it is the recognition of human limitations. The same principle holds good for every human being in the administration of his worldly possessions and the management of his own life. Economy should be the key-note rather than profusion, strength lies in reserve rather than in excess.

We are only saying to a man who is sitting before a table laden with a vast quantity of different dishes heaped with all kinds of appetising foods : “ Being an ordinary mortal your digestion will not stand more than a limited quantity of that food. If you continually eat more than what is good for you, you will be ill. A certain amount of food will nourish you, a larger amount will simply make you sick. [We do not say your food is too good, nastier food would be better for you, nor do we say that you must never have a feast : but we assure you that if you habitually gorge the surfeit will injure your digestive powers, will destroy your own enjoyment of the meal, and at the same time, by this thoughtless waste, you are depriving many who have an insufficient quantity of what is rightfully theirs.] In any case, you can never manage to eat all these dishes by yourself. What good are they to you ? To pro-

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pose that you should be relieved of some of your superfluity is the suggestion of a friend and not of an enemy. Just reflect as you see this huge meal spread before you that the great majority of your fellow-men have not more than one meagre and inadequate dish." He would probably reply: "I am the best judge of what is good for me. The food is mine. If I do not eat it I am not going to allow anyone to deprive me of it, but I can always give part of it away if and when I feel inclined"—and he will continue with a dull gaze of satiated weariness to regard the piles of food before him.

This is a fair metaphor, because we have all been forced to learn the precise nature of our limitations with regard to the consumption of food. (Is it unreasonable to hope that in time we may become as conscious of our limitations in the consumption of other materials no less important?)

If the rich protest that they have a perfect right to amass what fortune they like, and that it is tyranny and an infringement of their liberty to deny them this right, they can be told plainly that their liberty will only be respected if they in their turn will respect the liberty of others, which cannot be effectually secured except by restraining license. As it is, they are manifestly

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depriving others of their liberty and elementary rights by the outrageous license they now allow themselves. No one cries out louder than a rich man if by any chance he loses part of his fortune. The reduction of his income from fifty to thirty, or from twenty to ten thousand a year is a catastrophe for which he unceasingly asks the sympathy and commiseration of his friends. The dismissal of the second footman is a hardship which requires courage to face, the sale of a corner of the estate is the sign of ruin! He stands in striking contrast to those who, having to face genuine poverty, often show fortitude and pluck in the face of bitter misfortunes.

But as an excuse for the rich man it ought frankly to be acknowledged that his life is made extremely complex and difficult. If this much alone were apparent to him he might pause in his eager chase. A man with work, with a profession or trade, a woman with a profession or with house and parental duties, not only have their time occupied, but have their thoughts filled and have fewer alternatives of conduct, while at the same time they are not freed from the conflicting obligations which make every life a serious problem. But the rich man has before him unlimited alternatives without any con-

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straint. He has to invent and conceive for himself his sphere of usefulness and select the particular form of occupation he thinks will suit him. He suffers from misgivings in embarking on one form of activity, that he might have done better to choose another. If he is not careful, idle business, the inevitable outcome of his estates, his establishments, his social duties, and other appurtenances of his elaborate entourage will take up the greater part of his time and absorb all his thoughts. However conscientiously he may desire to encourage works of utility and throw himself into profitable pursuits, he must find himself embarrassed not only with his load of wealth, but with the limitless horizon before him, the entire absence of any disciplinary compulsion, and the withdrawal of the restraints which shield the course of a simpler life. Not only is the volume of water larger, but there is no river bed. The shifting action of the stream, therefore, is far more likely to be devastating than fertilising.

Waste and loss will everywhere be found in money's trail. Talents which under free, unhampered conditions might have grown and blossomed have been withered under this golden blight. Many men and women might have done valuable work and even attained great achieve-

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ments had they been compelled to work for a living, to toil, to labour, and to strive instead of being choked with the glut of riches. With a very few exceptions, men in the creative arts and in science have not been men who by any standard could be described as rich. The greatest treasures the world possesses in painting, music, literature, poetry, and architecture are gifts from men who were never burdened with great possessions. No genius, no creative spirit, no hungry inquirer, no philosopher can exist in the hot-house atmosphere and cramping conditions which surround riches.

[On the other hand, extreme poverty has very much the same effect, killing the too sensitive and fragile spirit in its exertions to be free, wasting what might be a useful and perhaps remarkable life, and forcing men of high powers to stoop to the prostitution of their talents in order to gain enough for their very subsistence.] But in the latter case, anyhow, the fight is a great and vigorous combat for existence which a man must take up or perish, and which, if he succeeds, equips him with strengthened faculties and a richer experience for the further stages on his life's journey. Poverty is merciless and cruel, but it cannot be denied that it is a far better teacher than riches. The contest with money has no

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stimulating effects, it weakens and paralyses a man's moral and intellectual fibre, stunts and smothers his finer ambitions, and if he has the unusual strength of character to free himself, it can only be done by casting from him deliberately and finally his self-imposed burden.

[Art, literature, and music are all suffering severely from the financial taint known as commercialism, which tends to popularise second-rate work, degrade the public taste, and steepen the already stiff path chosen by those who are aiming at a high standard of workmanship rather than popular recognition.] ["Will it pay?" is a colloquialism as general in use as remarks about the weather.]

When compared with other nations, it would seem that we in England are more deeply infected with this belief in money than they are elsewhere. Our very prosperity, generally described in figures of material expansion, may account for this. The more money there is in circulation, the more chance there is for larger quantities of it to get lodged in a single pocket, the keener becomes the competition to acquire it, the stronger is the power, the influence, and the example of rich men.

America cannot be very far behind, where comment is now being made on cases of insanity

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and the suicidal mania among the children and descendants of very rich people, brought about by the mental and nervous strain and exhaustion to which multi-millionaires are subjected in their mad race for wealth. It produces in the children what they call over there "the money twist" in the brain. Nevertheless, in his survey of English life the American writer already quoted says, "The struggle to get it (money) is unparalleled anywhere else in the world." * And this was also the verdict of one who wrote a few years ago with an intimate knowledge of Continental life :

"There is no nation in the world that has so acute a sense of the value, almost the necessity of wealth for human intercourse as the English nation. . . . In England they silently accept the maxim, 'a large income is a necessary of life,' and they class each other according to the scale of their establishments, looking up with unfeigned reverence to those who have many servants, many horses, and gigantic houses, where great hospitality is dispensed." †

In the economic structure, just as in an architectural structure, what should be aimed at is a

* Price Collier, *England and the English*.

† P. G. Hamerton, *Human Intercourse*.

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proper relation between weights and supports. One section of our social building is too heavily weighted and there is an unnecessary waste of material in supplying the adequate supports and buttresses to meet the stress, which is all on the one side. It is this want of balance and disproportionate pressure which tends very materially to imperil the whole edifice.

Does it amount to a national danger? and if so, how can it be warded off? are questions that may well be asked. But this would carry us too far and involve a discussion as to the extent to which legislation or taxation or an improved system of education might shield us from any risks. It lies outside the scope of our present argument, which must be confined to demonstrating the existence and universal nature of the passion, its unjustifiable claims and evil consequences.

How to put a stop to the waste caused by an unproductive surplus getting piled up in the hands of the rich is nevertheless admitted by modern economists to be a matter that urgently needs solution. "The principal problem of modern industrial civilisation," says Mr. J. A. Hobson, "consists in devising measures to secure that the whole of the industrial surplus shall be economically applied to the purposes of industrial

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and social progress instead of passing in the shape of unearned increment to the owners of the factors of production whose activities are depressed, not stimulated by such payments.” *

* J. A. Hobson, *The Industrial System*.

Chapter VIII

The problem of riches—Necessity for scientific investigation into the lives of the rich—Interdependence of riches and poverty—Analysis of expenditure on houses, servants, clothes, food, amusements—Impressions of a poor crowd and a rich crowd—Tragedies.

ON all sides it is admitted that there is a problem of Poverty, but it has never yet been suggested that just in the same way there is a problem of Riches. Not the problem of how to become rich and how to invest money and make more money, that is the very obsession which ought to be dispelled, but the important question of how the rich spend their money, how they live, to what objects they devote their riches, and whether the vast accumulations are being disposed of to the greatest advantage. The connection between riches and poverty is capable of proof, that is to say, the maladministration of wealth by individuals can be shown to be closely linked to the disorganisation of labour which creates such evils as sweating and unemployment. But before further advance can

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be made towards any possible solution there must be a dissection and analysis of the lives of the rich as well as of the poor, so that some knowledge may be acquired of both sides of the medal which will demonstrate their interdependence.

We are allowed to extract every conceivable detail of the most intimate nature from the poor householder, but any sort of inquiry as to how the rich live is regarded as an impertinence. Even the suggestion that they should make a return of all their income, as a man of moderate means must do for income tax purposes, is scouted as inquisitorial.

We inquire into the lives of the poor in order to ascertain the actual facts, so that with a full knowledge of the evil we may set to work scientifically to improve their condition. But this is really only half the problem. No investigation can be complete unless an equally careful and exhaustive inquiry is made into the way the rich live. It cannot be regarded as an inquisitive prying into personal and private habits, for when the expenditure is on such a scale as to have extensive economic consequences it ceases to be of a private nature and ought to be investigated on public grounds. Not only might the inquiry be made with a view to the improvement of

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their own way of living—though they would refuse to admit there was any room for improvement—but by this means more light would also be thrown on the problem of poverty.

It is the question of distribution that is admittedly the insoluble difficulty, and yet we set to work to examine the barren patches and leave out of account the land that is soured by over-fertilisation. To accomplish a successful work of irrigation attention must not only be turned to the dry and arid land, but to the marshy, low-lying parts that have got more of the water than they need and require draining, otherwise an even flow over the whole can never be engineered and the full capacity of the soil cannot be given a fair chance.

It is absurd to suppose that any section of the community, whatever pretensions they may have, can live as they like without affecting the lives and wellbeing of their fellow-men. Riches may set up a fence, make those inside it believe that they are living in a world apart and blind them to what is going on outside, but riches have no power to sever the moral and spiritual, as well as the invisible economic ties which bind every individual from his birth to his death with the whole of the rest of humanity. This attitude of aloofness which the rich adopt makes it true

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to say of them that "they are outcasts and are cut off from natural and human relationship with the great mass of mankind." * The people who consider the richness of the rich has nothing to do with the poverty of the poor are in the habit of asserting that even if all incomes large and small were added together there would not be enough "to go round." They fail to remember that money which is invested without any return, or only getting a very low return, has not the same value and cannot go as far as the same sum bringing in a high return from a remunerative investment.

The attacks of a vaguely disparaging nature made against the rich are often beside the mark from the lack of accurate knowledge of their position, their habits, and their methods. But ought not the expenditure of these accumulated masses of money to be subjected to some scientific scrutiny? Can another "Personal Service Association" be established among the poor for visiting the rich? It is just as necessary. Can a supplement be compiled to Mr. Charles Booth's *Life and Labour of the People*, Mr. Rowntree's *Poverty: a Study of Town Life*?

What would be the fate of an investigator

* Miss Llewellyn Davies, letter to the Press, 1907.

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who dared to pursue his inquiries at houses in Mayfair or Belgravia? In response to the bell the massive front door would slowly open, and out of the darkness of the hall would emerge the solemn figure of an overfed butler flanked by two giants with powdered hair. The investigator, note-book in hand, if he had the courage to proceed, would ask his string of queries as to how many rooms the house contained, how many people, the cost of living, the health of the children, the employment of the man, etc. etc. But he would not get very far before the incensed and outraged dignity of his audience would take an active form and he would find himself hurled down the steps into the street.

Nevertheless, such a book would be of enormous use. It would serve to establish a concrete basis from which useful economic and sociological deductions might be made, however disagreeable some of the disclosures might be incidentally. It would not be an invitation to the masses to spoil and rob the rich any more than the books on Poverty are an invitation to the rich to largess more of their wealth among the poor. Indeed, there is no question of spoliation, it is all a matter of adjustment. The blame cast on the rich would no doubt be heavy because they

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have the power of initiative, education, and free choice to act differently, while the poor are merely the slaves of the overwhelming force of circumstances and the victims of a system which they have neither the intelligence to understand nor the power to resist.

The following authentic information, based on actual facts and not hearsay, will give some small idea of what this suggested investigation might produce. Extracts are also given from reports on the state of the poor for the sake of completeness rather than contrast.

For instance, we read a brief description of the household of a man of "no occupation":

"Married. Two rooms; two children; parish relief; ill, incapable. Two little girls, one consumptive. The rooms are miserable, badly ventilated and damp. This house shares one closet with six other houses, and one water tap with three others."

Or of a "regular loafer":

"Married. Two rooms; one child. Wife sews. House very dark on account of high buildings opposite. Kept tidy and clean. This house shares one closet with two other houses, and one water tap with six others." *

* Rowntree's *Poverty*.

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Surely we ought to know the description, though it cannot be so brief, of the household of another man of "no occupation" :

"Married. Two children. Four houses. London house, — Street, W. Sixty-two rooms ; one of the country houses considerably larger. Thirty-six indoor servants :

- 1 house steward.
- 2 grooms of the chamber.
- 1 valet.
- 2 under butlers.
- 3 footmen.
- 2 steward's room footmen.
- 1 gate porter.
- 1 hall porter.
- 1 usher of the servants' hall.
- 2 odd men.
- 1 house carpenter.
- 1 chef.
- 1 kitchen porter.
- 4 kitchen and scullery maids.
- 2 still-room maids.
- 6 housemaids.
- 1 linen maid.
- 1 lady's maid.
- 1 housekeeper.
- 2 nurses.

Owens about 20,000 acres of land. (A larger staff of servants than this could be quoted. In one country house as many as ten housemaids are kept.) "

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Or let us take the inhabitants of a six-roomed house :

“Ground floor, in the front room lives a widow who does repairing and is very poor. The back room is occupied by two prostitutes. On the first floor front room live man and wife with seven children. He loafes and she washes. They are very dirty and miserably poor. At the back live a man and woman with two children. He is consumptive and does nothing in particular. She goes out begging with the children. On the top floor in two rooms are man and wife with eight children. He spends his time about the public-houses. She does anything she can. The eldest boy, a decent lad, is at a chemist's shop, but he is consumptive. Six rooms ; twenty-six people.” *

The occupation of twenty-six of the people who live in another house containing seventy-two rooms is as follows :

Butler (wages £120),† valet, groom of the chambers, under butler, three footmen, one steward's room footman, usher of the servants' hall, odd man, chef (wages £150),† kitchen porter, four kitchen and scullery maids, five housemaids, two still-room maids, one lady's maid, one needlewoman, one housekeeper.

* Booth's *Life and Labour of the People*, Vol. II.

† Butlers and chefs could be quoted with wages of £250 and £300.

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This staff ministers to the wants of a man, his wife, and three children.

In the country, at a stone's throw from one another, we find a man, a farm labourer, living with his wife and six children in a four-roomed cottage on 14s. a week, and another man, without any permanent employment, living with his wife and a staff of twenty-three indoor servants in a house containing over sixty rooms, with the choice of two other large country houses and a London house, and owning over 50,000 acres of land, a great deal of which is kept for shooting.

In another part of the country the medical officer of the county reports: "In a house consisting of living-room, bedroom, and a small scullery live father, mother, three sons, also three children under ten and two men lodgers. Seven sleep in the bedroom, which has a low ceiling and has been divided, and five sleep in the living-room; the only window of the latter room will not open, and the window of the divided upstairs room is near the floor level."

The landlord and lord of the manor of this district lives with his wife and family in a house containing over one hundred rooms, and is attended by a staff of forty-four indoor servants. He has the choice of three other country residences and a town house, and owns over 186,000 acres.

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We find some women occupied in the following way :

“ Mrs. B. and her daughter support themselves on shirt work. The mother is a shirt finisher, the daughter a machinist. They work seven or eight hours a day—the daughter's book shows an average of 11s. 3½d. over four weeks—the mother's 9s. 1d. over nine weeks. When the mother earns 10s. it means working from 5.30 a.m. till 10 or 11 p.m. She gets 2d. per dozen for finishing, i.e. 72 buttons and 48 bars.” *

Or :

“ Mrs. C. is always busy mending, making, washing, or baking, and certainly makes the best of all that comes in her way. She states that she can never afford money for recreation or for a holiday out of the town.” †

While others are occupied as follows :

Early cup of tea, one hour for dressing, late breakfast, writing notes, two hours shopping, half an hour for dressing, one hour for luncheon (three courses), drive, pay or receive calls, quarter of an hour for dressing, one and a half hour for tea and gossip, an hour's rest, one hour for dressing, one and a half hour for dinner (six courses); theatre, ball, or bridge; supper, bed.

We might have hit upon the day in the week on which an hour or so was devoted to an “ in-

* *West Ham: a Study in Social and Industrial Problems.*

† *Rowntree's Poverty.*

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tellectual " lecture or a committee meeting for some charity.

The annual average estimates of clothing are instructive :

	FEMALE	s.	d.
Boots		9	0
Dress		8	0
Blouse		2	0
Aprons		2	0
Stockings		1	6
Underclothing		2	10
Stays		2	6
Hats		1	6
Jacket and shawl		2	6
		<hr/>	
		31	10

To balance this we find :

	FEMALE	£
Boots and shoes		30
Dresses, evening and day		170
Blouses		25
Aprons		0
Underclothing		120
Hats		45
Cloaks and furs		65
Gloves		20
Veils, boas, scarves, etc.		70
		<hr/>
		£545

A fair average instance has been taken. Double this amount is quite common. The case might be given of a woman who in 1908 spent in gowns, coats, and cloaks alone £2090 in two months. On

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the other hand a woman of the same class, a peer's daughter, living in the top floor of — Road at 5s. a week rent has to adjust her dress budget to fit in with an income of £60 a year.

MALE :		s.	d.
Boots	11	0	
Socks	3	0	
Coat and waistcoat (second-hand)	5	6	
Trousers	7	6	
Overcoat (second-hand, 15s., lasts three years)	5	0	
Shirts	4	0	
Cap and scarf	1	3*	
		37	3

ANOTHER MALE :		£	s.	d.
Boots and shoes	35	0	0	
Suits (day, evening, shooting, and flannels)	90	0	0	
Socks, underclothing, gloves, handkerchiefs, white waist- coats, etc.	86	0	0	
Hats and caps	10	10	0	
Overcoats	35	0	0	
		£256	10	0

A normal case has been purposely chosen. The budget might have been given of a man who has ten evening suits, spends £10 a month on gloves

* Rowntree's *Poverty*.

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and ties, and pays 25s. apiece for his pocket-handkerchiefs.

Before leaving the subject of clothes, one or two extracts may be quoted concerning those who help to make them :

“ Mrs. ——— gets 2s. 6d. a dozen for making coats and 2s. 3d. a dozen for reefers, and says ten years ago she got 5s. a dozen ; eighteen years ago 1s., 1s. 6d., and 2s. a coat ; and in her early days, when most of the work was done by hand, 5s. a coat.”

“ Mrs. K. makes artificial flowers when she can get work. When visited, she was working at sprays with twenty-four small flowers, leaves, and stem, at 1½d. per spray.”

“ Miss B. makes elaborate net blouses with tucks and insertion for 1s. to 1s. 4d. each. The wholesale price for these blouses is 8s. 11d., and the retail price 12s. to 15s.”

“ A maker of pyjamas was paid 11s. 3d. for entirely making a dozen suits, but gave up the work and took to shirt-making, because the employer found someone who would do it for 6s. 3d.” *

Food offers, perhaps, the most striking study. In making this analysis it would almost seem necessary to remember that the cubic capacity of the adult human stomach does not vary to any

* *West Ham*, pp. 270-6.

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appreciable extent, and, on the whole, appetite is liable to be keener with those who endure physical toil than with those who do nothing. Again, no extreme instances, one way or the other, will be given.

Man, wife, and child for five weeks : *

	s.	d.
Meat and liver	8	5
Potatoes and vegetables	2	3½
Fish	0	9
Bacon, eggs, and cheese	3	6¼
Suet	1	0
Butter and dripping	2	9
Bread	8	9¼
Flour	4	1½
Rice	0	6
Fruit, jam, and sugar	8	4¼
Milk	3	2
Tea and coffee	3	6
Pepper and salt	0	2½
	£2	7 4¼
Average for one week	9	5½

Or man, wife, two boys, and a girl :

	£	s.	d.
Food and drink for three weeks	2	0	7¼
Average for one week	0	13	6½

The study of the diet of this family reveals a deficiency of 25 % in the protein and 7 % in fuel value.†

* Booth, Vol. I.

† Rowntree's *Poverty*.

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Household books for one week—seven in family, nineteen servants :

	£
Butcher	16 *
Baker	5
Poulterer	12
Dairy	9
Fruit, flowers, vegetables	16
Fishmonger	9
Grocer	5
	<hr/> £72

(Two dinner parties were given during the week.)

The household of an “unemployed man,” living in —— Square, S.W., four in family and fourteen servants :

	£	s.	d.
Butcher	15	2	7
Greengrocer	10	10	0
Ice merchant	1	18	0
Fishmonger	7	10	0
Grocer	5	5	0
Milkman	4	10	0
Poulterer	12	0	0
Baker	3	17	0
	<hr/> £60	12	7

In addition, three hundred eggs were sent up from the country, as well as fruit, vegetables, and a little poultry. One or two guests were entertained at luncheon, but the family dined out one night of the week.

* Odd shillings omitted.

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The laundry bill in this house averages £38 a month.

The cost of coal in one household for the year, £800.

Other examples :

Household books : four in family, twelve servants—one week, £49.

Household books : five in family, fourteen servants—one week, £63.

A single meal :

Bread	1d.
Cheese	1d.
$\frac{1}{4}$ lb. of meat	3d.
Potatoes and onions ...	2d.
Jam	1d.
$\frac{1}{2}$ pint of beer	2d.
—10d.	

Another meal :

Cantaloup Glacé.
 Tortue Claire.
 Bisque Nantua.
 Truites Saumonées Michigan.
 Mousse de Jambon à l'Escorial.
 Selle d'Agneau Montefiore.
 Poularde Strasbourgeoise.
 Salade Indienne.
 Cailles flanqués d'Ortolans.
 Asperges Verts. Sauce Mousseuse.
 Pêches Framboisines.
 Friandises.
 Fanchonettes Suisses.
 Hock, Claret, Port, Coffee, and Liqueurs.

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This dinner for twenty people cost £60, or £3 a head, without wine.

If the figures in these instances, with regard to food expenditure, really represented quantities consumed, the dangers from overfeeding in the one set of cases would far exceed the dangers from underfeeding in the other. The cheerful bell that announces the servants' midday meal no doubt heralds the consumption of a vast amount of food; but it is a debatable point whether sheer waste does not account for almost as much. Quarts of cream are emptied down the sink, joints and birds only half eaten are thrown away, and the pig-tub receives a rich enough allowance of vegetables, fruit, and cakes to satisfy the appetite of a large family. In fact, in one house, where the household books averaged £63 a week, the matter was looked into, and a reduction was made to £34 without any diminution in the number of servants.

Dancing is a form of amusement appreciated by all classes.

At — Hall, Fulham, and many other similar places the tickets for the Saturday night dance cost 9d. each. If two hundred people are present, the cost would be £7 10s.; allowing 3d. a head for refreshments (£2 10s.), the total amount will be £10

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At — Hotel, S.W., a ball was given lately for two hundred people, costing £1237.

Granting that the amount of enjoyment derived from these two entertainments is equal, though in all probability there would be more genuine and honest pleasure in the former than in the latter, the two sums simply represent the different standards of living. That ten or even twenty times as much may be spent to give people who are accustomed to a higher scale of living the same amount of pleasure is perhaps intelligible, but it seems to require a sum which amounts to one hundred and twenty-three times as much.

Two bachelors take a night's lodging.

The one, a working man, goes to — House, S.E.

“Working Men's Hotel, accommodation for 800 beds. 6d. per night.

Tea, coffee, and cocoa always ready, $\frac{1}{2}$ d. per small cup, 1d. per large cup.

Hot soup or porridge, 1d. and $1\frac{1}{2}$ d. per basin.

Cut from the joint and two vegetables, 5d. on week-days only ; on Sundays, 6d.

Beefsteak pudding and two vegetables, $4\frac{1}{2}$ d.”

His night's stay, with supper and breakfast, would cost rather over one shilling.

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The other will go to — Hotel, S.W. (for men who do not work).

	£	s.	d.
Room	0	12	0
Dinner, with bottle of claret	1	7	0
Coffee, liqueur, whisky-and-soda	0	5	0
Breakfast	0	6	0
Tips	0	10	0
	<hr style="width: 100%; border: 0.5px solid black;"/>		
	£3	0	0

(There are suites of rooms in these hotels for three to nine guineas a day, which are all occupied during the season.)

If, instead of these few isolated instances of the cost of living, clothes, and entertainment, a systematically compiled list could be furnished tabulating some hundreds of cases, it would give a much more complete idea of the habits and customs of this stratum of society. And it would show that the cases here quoted are fair examples of average normal expenditure.

In both the extremes of excess, at the top and at the bottom, there are hopeless tragedies.

(a) Mrs. L., a married daughter of the deceased, said the old couple occupied a back room for which they paid 1s. 6d. a week.

The Coroner. Have the old people enough to live on ?

Witness. Father could not work, and mother sold matches and laces to keep things going as

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best she could, but, of course, she could not earn more than about 3s. a week.

The Coroner. Then she cannot have had enough to eat, as after paying rent this old couple have only had 1s. 6d. a week to live on, a most awful thing to contemplate.

Witness. No, I don't think she did have enough to eat, and she had been very bad in health also. Poor old mother used to work very hard for years at the wash-tub, but her strength failed her at the last; but she battled on to keep dad.

The Medical Officer said death was primarily due to pneumonia and pleurisy.

The Coroner. Is it a case of want?

Witness. Yes.

The Coroner. Can I class it in my report as a death from starvation?

Witness. Yes.

The Coroner. It is a pitiful story and one that is getting all too frequent.

The jury returned a verdict of "Death from starvation."

(b) xxx,000 a year and money accumulating. At first the enjoyment of the pleasures which money can give. The money continued to accumulate. Dawning realisation that it did not mean happiness, that it did not mean even health, and that affection and gratitude cannot be bought. The money still accumulating. All wants, rational and irrational, satisfied: the starting of peculiar fads, capricious gifts, fan-

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tastic charities. The money still accumulating. Ennui, disillusionment, gradual exhaustion and depression. Recourse had to some novel form of excitement; refuge taken in stimulants. The money still accumulating, but slowly choking. Despair, complete demoralisation, and at last welcome death. The money still accumulating, to drag down some heir and claim another victim.

Let us see how the two sorts of crowds have impressed two writers.

“What struck every observant delegate was the utter blankness of the faces that looked up at us from the pavement or down on us from the windows, with scarcely enough capacity for human interest to wonder who we were and what we wanted. Never a sign of humour. Stooped shoulders, hollow chests, ash-coloured faces, lightless eyes, and, ghastliest of all, mouths with bloodless gums and only here and there a useful tooth. Literally hundreds of women between seventeen and seventy crowded close to our motor-cars that day, and the marks were on them all.” *

And :

“Yours is the three hundredth carriage in this row that blocks the road for half a mile. In the two hundred and ninety-nine that came before the four hundred that come after you are sitting, too, with your face before you

* Mr. J. A. Macdonald, *Toronto Globe*, September, 1909.

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unseeing eyes. Resented while you gathered being ; brought into the world with the most distinguished skill ; remembered by your mother when the whim came to her ; taught to believe that life consists in caring for your clean, well-nourished body and your manner that nothing usual can disturb ; taught to regard Society as the little ring of men and women that you see, and to feel your business is to know the next thing that you want and get it given you ; you have never had a chance. Sitting there in your seven hundred carriages you are blind—in heart and soul and voice and walk—the blindest creatures in the world . . . and you are charming to us who, like your footman, cannot see the label ‘ Blind.’ The cut of your gown is perfect, the dressing of your hair the latest, the trimming of your hat later still ; your tricks of speech the very thing ; you droop your eyelids to the life, you have not too much powder ; it is a lesson in grace to see you hold your parasol. The doll of Nature ! So since you were born ; so until you die ! ” *

If the suggested volume, *The Life and Leisure of some People*, or *Riches : a Study of Town Life* is ever written, any comment on the carefully tabulated investigations would be quite unnecessary. As in the case of the books on Poverty, the bare statement of facts is eloquent enough by itself.

* John Galsworthy's *A Commentary*.

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Mr. Rowntree concludes his book with this pregnant phrase :

“That in this land of abounding wealth, during a time of, perhaps, unexampled prosperity, probably more than a quarter of the population are living in poverty is a fact that may well cause great searchings of heart.”

This might be paraphrased :

“That in this land, where more than a quarter of the population are living in poverty, the abounding wealth of the country should be retained by a comparatively small number of people, who squander their riches in a way that brings no happiness to themselves and inflicts misery and hardships on others, is a fact that may well cause great searchings of heart.”

Chapter IX

Religion and money—Attitude of clergy—Emphatic condemnation of riches by Christ—Notable texts and sayings—Want of conviction—Importance attached to dogmatic religion—Necessity for stronger denunciation.

“THE religion we profess has for one of its most significant and salient features the denunciation of wealth as a trust or a pursuit: Christianity condemns riches as a snare, a danger, and almost a sin, and even Pagan-nurtured sages and statesmen are never weary of pointing out how this disastrous passion vitiates all our estimates of life and its enjoyments, and fosters and exasperates all our social sores. Yet in England and America, perhaps the two most sincerely Christian nations in the world—one the cradle, the other the offspring of Puritanism—the pursuit nearest to a universal one, the passion likeliest to a national one is money-getting; not the effort after competence or comfort, but the pushing, jostling, trampling struggle for vast possessions or redundant affluence.”

The above is a quotation from the *Enigmas of Life*, by W. R. Greg. He wrote this in 1873, and the passage goes on to observe that there

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were signs of a sounder perception which might herald a reaction against the struggle for money. His forecast, however, was wrong, for even in the last thirty years the scramble has become much wilder, the power of wealth greater, the influence of the wealthy more extensive, and the millionaire more common, while luxurious living has outstripped all reasonable bounds.

The Christian condemnation of riches remains as emphatic as when it was first uttered, but the Church continues to explain it away or to disregard it, and the clergy as a whole neither preach it nor do they attempt to practise the doctrine laid down by their Master. The clergy of the Church of England, in fact, are among the readiest to accept the hierarchy of modern society founded on the gradations and valuations of wealth. Even in the village churches the very seats are assigned in such a way as to acknowledge the worldly standard of means. The front rows are reserved for the squires and their dependents, the "gentry" behind them, the "poor" at the back; while the vicar inconsistently declares from the pulpit that they are all equal in the sight of God. The Church as a profession (every decade it becomes more of a profession and less of a calling) is arranged on the ordinary worldly system of increase of salary according to rank and

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promotion. And, indeed, if it were suggested to them that an increase of their spiritual practically implied and necessitated a decrease of their material responsibilities, and that the performance of the former is by their own testimony interfered with by the existence of the latter, with a very few exceptions they would scoff at such a fanciful idea.

If confronted with the words of the Gospel on the subject of riches, they shuffle and seek excuses by declaring that they are figurative, and that they point to an ideal which unfortunately is unpractical and not compatible with our modern social system, which in its highly "civilised" development has got beyond extreme and uncompromising maxims of that kind. But we cannot get beyond what is eternally true, nor surely should we desist from some attempt to reach forward towards it, however unattainable and distant the ideal may seem. Whatever doubts Christians may have as to what Christ's meaning was in some of His preaching, there can be no two opinions as to His view on this point. There is diametrical opposition between His injunctions and our belief. The world says nothing makes life easier than to have money and possessions ; Christianity says nothing makes life more difficult. As a body the clergy see nothing in-

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congruous in taking up this stand on the side of the rich ; they overlook their consequent estrangement from the poor, and they ignore the fact that they are gradually drifting away from any close contact and sympathy with the life and soul of the people. The elasticity of their religion has amounted in this case, as in others, to its distortion.

Long before the Christian era philosophers propounded this same doctrine, and many reformers have done so since. As a single instance we need only repeat the words of Sir Thomas More :

“ For where is the justice that noblemen, goldsmiths, and usurers and those classes who either do nothing at all or in what they do are of no great service to the commonwealth, should live a genteel and splendid life in idleness or unproductive labour ; whilst in the meantime the servant, the waggoner, the mechanic, and the peasant toiling almost longer and harder than the horse, in labour so necessary that no commonwealth could endure a year without it, lead a life so wretched that the condition of the horse seems more to be envied ? . . . Thus after careful reflection, it seems to me, as I hope for mercy, that our modern republics are nothing but a conspiracy of the rich pursuing their own selfish interests under the name of a republic. They devise and invent all ways and means whereby

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they may, in the first place, secure to themselves the possession of what they have amassed by evil means ; and in the second place, secure to their own use and profit the work and labour of the poor at the lowest possible price."

Would he find words to express himself were he alive to-day ?

But of them all no one has emphasised so clearly or insisted so strongly on the vanity and danger of worldly goods as Christ did.

The rich man consults Him, and tells Him that all the chief commandments he has observed from his youth. But Christ sees what is amiss, and the man goes away grieving, "For he had great possessions." Then follows the great generalisation : "How hardly shall they that have riches enter into the Kingdom of God. It is easier for a camel to go through the eye of a needle than for a rich man to enter the Kingdom of God." As to whether or not the "needle's eye" was the name of a narrow gate of the city through which heavily laden camels could not pass, does not signify. The meaning is clear beyond question. In the Kingdom of God upon earth, that is an ideally constituted human society, there is no place for a man encumbered with riches ; his presence would assuredly disturb the even balance of the whole. Rousseau saw that it was a condi-

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tion of good government that no citizen should be rich enough to buy another, and no citizen poor enough to be compelled to sell himself.* If all the social organisation of humanity, the arrangement of which rests apparently to a great extent in our control, were so constituted as to allow each man a full competence, far from its producing a deadening equality as some pretend, it would free the human race to make the most of its varied natural capacities and talents which are now mostly lost, and a competition of achievement and service founded on altruism would take the place of a competition for gain and profit based on egoism. The ideal may be unattainable for the present because we have drifted so far from it, but that is no reason for discarding it altogether and turning our faces in the exactly opposite direction.

There are many other equally noteworthy sayings in the Gospels, staled by custom and familiar to most of us in the same way as the Church service becomes familiar to children without their understanding one single syllable of what it all means.

“Lay not up for yourselves treasures upon earth, where the moth and rust corrupt, and where thieves break through and steal.” And

* *Social Contract*, II. 11.

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again, "The seeds that fell among thorns, and the thorns grew up and choked them, and they yielded no fruit. These are such as hear the Word, and the cares of the world and the deceitfulness of riches and the lust of other things entering in, choke the Word and it becometh unfruitful." And yet again the parable of the rich man and Lazarus. These are not mere fantastic and rhetorical figures of speech, but are a few of the many instances of the reiterated insistence on the supreme importance of the dispersal of the riches heaped in the hands of the few. It is needless to multiply texts to prove that it is one of the cardinal doctrines of Christ's teaching. He was profoundly impressed with the impediment, the handicap, the burden of wealth, the undischageable responsibility which weighs men down and incapacitates them from participating in a juster and more perfect arrangement of society. And down through the ages many a great mind has strongly endorsed this lasting truth which, let it be remembered, though the world is blind to it, is as strictly utilitarian as it is moral.

There is nothing in the least complex about this teaching. It is almost self-evident; far easier to teach and far simpler to preach than the intricate speculative tangles of dogma which are

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cast like nets from pulpits over the minds of congregations. But there is this difference, that while the latter is only an intellectual effort on the part of the preacher or on the part of some other divine who has prompted him, the renunciation of worldly riches cannot be preached by any man who makes no attempt to practise it.

The clergy are like the rest of us, they do not really believe in it ; they cannot therefore act as if they did ; they are persuaded in their inmost hearts that to be richer must mean to be happier, and so they take refuge in what is for their congregations the less comprehensible and for themselves, therefore, the less embarrassing side of their religion. Accordingly, from our moral physicians we can get no guidance, on the contrary, with a very few notable exceptions, they encourage the fallacious belief in money-making, and slur over this important part of Christ's message. Why did He associate with the poor and choose His disciples from among their ranks ? Not because He hoped to enrich them, but because their deficiency in worldly goods made them fertile ground for the seed of His doctrine of self-sacrifice and humility. If we reject His teaching, well and good, we can discard this with the rest, but it is just those who do the most lip service to dogmatic Christianity who calmly ignore this unqualified essential.

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It would be unfair to insist that no Churchmen are aware of these dangers. Occasionally a voice speaks out boldly.

“We are not in touch with the mass of the labouring people,” says the Bishop of Birmingham. “Is not the reason of this because we are the Church of the rich rather than of the poor—of capital rather than of labour? By this I mean that in the strata of Society the Church works from above rather than from below. The opinions and the prejudices that are associated with its administration as a whole are the opinions and prejudices of the higher and higher middle classes rather than of the wage earners. . . . Capital and labour are names now for great class interests and organisations representing men in many, and the Church finds itself in fact and on the whole moving in the grooves which are precisely those from which Christ warned us off: it finds itself expressing the point of view which is precisely not that which Christ chose for His Church. . . . Our whole system of Church charity expresses a bounty administered out of benevolent feeling, by a wealth which makes no apology for enjoying itself to a poverty which it makes no pretence to share.” *

Or the Bishop of Manchester to the Church Congress in 1908 :

“I suggest that our religious revival may lead

* Sermon at Barrow-in-Furness, Oct., 1906.

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us to a new appreciation of the spirit of brotherhood—one of the great ideals of the democratic movement. Secondly, I suggest that our religious revival may take the form of a mission to the wealthy and prosperous. It is the curse of riches that they blur and even conceal altogether the heavenly vision. They tend to make pleasure the business of life. A man's wealth is measured by the time and money that he can spend on amusement. So the outlook, not only of the rich, but of all classes, becomes narrowed and confused."

And of course other instances could be quoted, but the main body of the Church shows no disposition to follow. They are bound to the governing classes, and the governing classes have the money and therefore the power such as it is.

The Free Churches on the whole are bolder, for they deal with a simpler class. But neither do they tirelessly condemn money-hunting, because, being poor themselves, they are far too dependent on the large subscriptions of the richer members of their congregations. But not even by building chapels can a rich man justify himself, though he may be blessed as a benefactor by his co-religionists.

The Roman Catholics too, who anyhow in their churches do not give any special privileges to rank, have their tongues tied by the lavish

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donations of rich and noble patrons which they are only too glad to receive. To emphasise the Christian condemnation of the rich man would therefore not be politic or in accordance with what they conceive to be their best interests.

It is not as if Christians of all sects and denominations could not discover texts and arguments enough in their Bibles to support them were they to alter this course and advance courageously along the straight way. The best words ever uttered on the evil and folly of riches are to be found in its pages in the Old Testament as well as the New. A collection of these sayings would form the strongest indictment of wealth that could be framed.

There is the great Proverb, "A good name is rather to be sought than great riches, and loving favour rather than silver and gold." Or the passage from Job, "Though he heap up silver as the dust and prepare raiment as the day, he may prepare it, but the just shall put it on and the innocent shall divide the silver," and "Will he esteem thy riches? No, not gold nor all the forces of strength." Or the Psalmist's warning, "If riches increase, set not your heart upon them." Or the words of Ecclesiastes, "There is a sore evil which I have seen under the sun, namely,

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riches kept for the owners thereof to their hurt."

But we must resist the temptation of making a collection of quotations here. The declarations of this truth are well known, even though they may not be accepted or appreciated. The truth about money may still be looked upon as impracticable Utopianism; one day it may be discovered to be sound economics. The practice of restraint and renunciation is not only theoretically sound, but both subjectively and objectively expedient.

There is, we must confess, a recurring note in modern thought, the constant use of which is amounting almost to a popular mannerism. It is a method of reasoning which inclines men to spurn deep convictions or strong single-minded purpose as clumsy, uncouth, and unphilosophic, and to welcome in their place involved generalisations and a spirit of abstract compromise and theoretical balancing. Whether this tends to a more profound acquisition of knowledge and a more exact and scientific adjustment of mental conceptions, is not for us to say, but that it casts a weakening spell over personal initiative and greatly impedes decisive action is clear beyond doubt.

As for the Church, it is failing in its mission,

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because it refuses to insist equally on the two aspects of the message it has undertaken to deliver to mankind.

If religion is received in a purely dogmatic sense, it can appeal only to our emotions and to the spiritual cravings of the more mystical side of men's natures. This is only confusing and quite unsatisfying to our more rationalistic inclinations, which prefer a simple and direct ethical teaching. Christianity combines the two elements—the mystical and the rational—and fuses them together. Unfortunately there is a proneness to detach the former as all-important and sufficient in itself and to neglect the latter. The former has been built up gradually in successive centuries of varying and imaginative speculation, and however much it may appeal to the religious-minded, it is valueless when broken off from the latter. The ethical precepts for duty and conduct are, on the other hand, immutable, and in their pristine simplicity carry all their original force of authority and lose nothing from being divorced from dogmatic teaching. It requires no heights of spiritual exaltation to accept Christ's explicit precepts as to sacrifice, humility, altruism, and the renunciation of worldly possessions, but men are encouraged by the Church to seek consolation in a fog of doctrinal obscurantism.

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Christ no doubt foresaw that we should take refuge in the incomprehensible in our failure to accept what to the humblest intelligence was perfectly comprehensible when he said, "Not every one that saith unto me, Lord, Lord, shall enter into the Kingdom of Heaven, but he that doeth the will of my Father which is in Heaven."

His immediate successors were not handicapped by considerations for or subservience to those in authority who held the worldly power, and they spoke with no uncertain voice.

What is wanted in the Church to-day is something of the uncompromising spirit of those by-gone days. Not condonation, or at the most half-hearted criticism, but wholesale denunciation in words of splendid vehemence such as the passage in the Epistle of St. James :

"Go to now, ye rich men, weep and howl for your miseries that shall come upon you. Your riches are corrupted and your garments are moth-eaten. Your gold and silver is cankered ; and the rest of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days. Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth : and the cries of them which have

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reaped are entered into the ears of the Lord of sabaoth. Ye have lived in pleasure on the earth, and been wanton ; ye have nourished your hearts, as in a day of slaughter. Ye have condemned and killed the just, and he doth not resist you."

CHAPTER X

Results of influence of money—No motive in lives of the rich
—Money as our master—If money ideal could be discarded
—Possibility of change of ideal for all classes.

ONLY the surface of the subject has been touched, only a few of the many heads into which the discussion might be divided have been considered at all, and only some of the more patent dangers have been very briefly indicated. But enough has been said to support the original contention and to bring us fairly to the conclusion that in all directions the influence of the money possessed by individuals beyond the limit of what constitutes a full competence is harmful and noxious. It has a hardening, crippling, and deadening effect on the highly susceptible and sensitive organism of human vitality, like varnish would have on the wings of a butterfly. It substitutes patronage for fraternity, arrogance for humility, indolence for effort, vanity for love, the spirit of submission for the spirit of independence, an artificial class society for a natural society of mutual respect

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and affection. It saps vitality by surfeit and superabundance, and at the same time stunts healthy development by misery and want. It is a false and vicious standard for estimating worth. Greed and Cupidity are its parents, Envy and Jealousy its children.

But it is easier to disregard all this and to go on in what appears to be the natural and, indeed, inevitable course. We must take the world as it is, is the common cry, not as it ought to be, and unless we are prepared to be submerged and trodden under, we must follow in the throng and push forward and struggle with the rest. Some of us are able to feel resentment at A's riches, but, alas! it is not because he is *rich*, but because *he* is rich. It is said that the craving to satisfy material wants is as inseparable a part of human nature as any other appetite. This may be so to some extent, but it is clearly a matter of proportion. After the appetite has reached a certain point it is no more natural than gluttony, drunkenness, or any other form of debauchery. In far too many cases that point has long been passed and a state of society has been evolved to suit the new order, and not only to excuse, but to extol and strengthen the power of money.

Let men live, whatever kind of life they

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choose, without interference, let them indulge their hobbies and amuse themselves within bounds; but let them recognise that there *are* bounds, and that the inter-cohesion of the isolated atoms in the whole mass of human life is such that every step they take over those bounds they are depriving someone else of living the life *they* choose, indulging *their* hobbies, and amusing *themselves*.

The rich are mostly unconscious of the harm they are doing. There is no deliberate intention in any of their actions. They travel carelessly along the broad road laid down for them by custom, and they never count the costs or examine the consequences. Their lives, more especially those of their women, are entirely aimless and certainly devoid of any determined motive. As long as they are allowed to pursue their course undisturbed, making or spending the money which they look on as their own in any way that suits their fancy, they make no complaint. They ask the State to guard them securely in the enjoyment of their great possessions, and they employ the energy they derive from them in poisoning the springs of national prosperity. The moment it is suggested that some small share of their gains should be taken by the State for the general benefit and for safe-

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guarding the security of others besides themselves, they, including even those of them who have declared their wealth to be a burden, send up a wail of execration and protest with all the force they have at their command.

This condition of things, as it has been shown, brings no happiness to the rich and it brings great mischief to the State. Individual energy is dissipated and human capacity is misapplied in a society where effort is so ill-directed in the extremes of riches and poverty ; while the social power of the community is wasted in a society where capitalists control so many of the sources of wealth.

Money, by convincing us of its indispensable nature and egging us on in the scramble for more, has, however much we may resent it, got the upper hand and has practically enslaved us. A comparison can be made with the modern mania for speed. The rapidity of the means of locomotion encourages a perpetual rush and deludes people into supposing that the faster they go the more they will accomplish. There is a foolish belief that steam, electricity, and petrol have been turned to our own use and have been mastered, whereas these giant forces are playing with us and stirring us, like ants in a disturbed ant-hill, into an almost ridiculous state of flurry

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and confusion which is detrimental both to our minds and our bodies, and the sum total of our higher accomplishments is more likely to show a decline than an increase from the days before these forces were let loose. But rapid locomotion is at present too fascinating for us to resist. Just in the same way the allurements of money are carrying us away down a steep incline to unforeseen perils.

Where and when shall we stop? Some say that society, having got on to this dangerous downward slope, gradual evolution to a healthier state is no longer possible; but, as in the case of the abolition of slavery and the abolition of autocracy, the change can only be brought about by a cataclysmic upheaval. As the power of money augments and vast riches are piled higher and higher, it is becoming the more apparent that an opposing force of bitter antagonism is being created which may one day gain strength enough to sweep away the vampire of capitalism.

"Wealth is in the hands of the few rich and the suffrage in the hands of the many poor. In the concentration of wealth and the diffusion of political power lies the great danger of Modern Society. The danger becomes every day greater, and democracy, which seemed to have saved society, is really destined to overturn it." *

* Arnold Toynbee.

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Perhaps it can save it by overturning it. But at present any such danger would seem remote, as, in spite of the great advances made by organised Labour, the mass of the people, more especially those herded into towns, are sadly lacking in vitality. In the first stages of the rise of democracy there have been thrown to the surface men of great business ability, but of no imagination, and firm believers in money. The process of a deeper and more general enlightenment must of necessity be slow.

On the whole, we need have no fear that plutocracy will ever gain complete ascendancy, even though it may have aristocracy, royalty, and at times political power to support it. But it is not so much the attack from without that is likely to destroy the entrenched position of the rich as the rot within which is steadily undermining their stronghold with corruption and decay.

A cataclysm, in the shape of a social revolution, is too apt to lead to reaction, and the fundamental alteration of social relations would only be delayed thereby. This, however, in a smaller or larger degree, is the course of advance that progress takes. Rising, falling, and yet advancing in a spiral shape. History never repeats itself exactly, the path never passes over the same

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point ; but a cyclical resemblance occurs in the course of events which sometimes makes us feel we are only the sport of circumstances. And yet at the same time, within us there seems to be stored up a latent power strong enough to break away and make great changes if our efforts could only be united in sympathy and fortified by agreement. The tendency of society may be downward and in the wrong direction, but the natural trend of human endeavour, free and unfettered, is upwards towards a better state, and there are encouraging indications that in the future, the distant future, perhaps, this power will prevail and we shall all unite in a better purpose. At this moment certainly there is no room for despair when we see around us a growing indignation and impatience with social injustice. Never before has humanitarian impulse been so well fortified by scientific theory in its attempt to cope with the evils of poverty and destitution. All we want is an equally scientific discernment of the evils of riches and waste.

If the money ideal could only be discarded with the same universal alacrity and conviction with which it is now clung to and cherished, the change and improvement in our social life would be as miraculous and yet as natural as the change

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from the dark chill of winter to the sunshine of spring. But it will not be by bitter vituperation and invective that the change can be brought about. The attack must be directed not against particular individuals, not against isolated follies, nor against single instances of wicked extravagance, thoughtlessness, and cruelty, but against the stereotyped system which is responsible for it all. The awaking to a different faith must take place just as much among the poor as among the rich. The former must be taught to recognise that cringing submission to so-called superiors is neither to their own nor to anyone else's advantage; the latter must learn that to isolate themselves in a fool's paradise of ease and thoughtlessly to assume impossible responsibilities is fatal to their own happiness and to the welfare of their fellows. And the large medium class, who are well-to-do but not rich, living modestly but not poor, must be shaken from their indolent and self-complacent position of spectators securely railed off from the arena where the combat is taking place; thanking heaven they are not among the victims and secretly admiring the assailants, though proudly conscious that they themselves can be exonerated from all blame. There are too many in this class who, to put it plainly, hate the poor and reverence the rich,

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and they will be the last to be reached or influenced by the cleansing spirit of enlightened thought.

Any transformation must proceed from within. The effectual resistance to what seems to be the compulsion of modern conventions and habits can only arise from a clearer knowledge and a more complete comprehension of the falseness of these conventions and the worthlessness of these habits. In order to combat vanity, selfishness, and love of ease, not only a change of front and ideal is essential, but there must also be a supreme and sustained effort to stand up against and head back the dead weight of opinion which has gained impetus from never being checked. There must be sincere and deep-seated conviction. Without this any political or social revolution will fail. "The mightiest changes have come from religious and moral changes in men's hearts."

The fervent devotion to the service of Mammon acts as a baneful influence working havoc and destruction in men's lives. Instead of ignoring or excusing it, attention must be called to it loudly, repeatedly, and emphatically by all who are convinced of its dangers and wish to warn their fellows against its deadly infection.

THE END

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